



# **Health Insurance Coverage and Access to Care in Massachusetts: Detailed Tabulations Based on the 2008 Massachusetts Health Insurance Survey**

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## **2008 Massachusetts Health Insurance Survey**

The 2008 Massachusetts Health Insurance Survey (HIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household responded to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information were collected for one randomly selected household member and other members of his or her family who were residing in the household.

In order to ensure that the survey covered nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) sample with an address-based sample. The survey was conducted between June and August 2008 via telephone, web, and mail by International Communications Research (ICR). It was available in English, Spanish, and Portuguese and took, on average, about 19 minutes to complete.

Surveys were completed with 4,910 Massachusetts households. The response rate was 42% for the RDD-sample and 28% for the address-based sample, for a combined response rate of 32%. A lack of standardization in calculating response rates makes it difficult to compare response rates across surveys and likely explains much of the difference in the response rate for the RDD-sample in the 2008 HIS and those reported for prior years of the survey. (Prior years of the HIS relied on RDD-samples.) Further, unlike earlier years of the HIS, the 2008 HIS has very little missing data, with item nonresponse generally less than 2% for most key questions and only 6% for the primary income question. Additional information on the 2008 HIS is available at [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp).

As with all surveys, results based on this sample may differ from what would have been obtained if we had surveyed the entire Massachusetts population. The sampling errors for estimates for outcomes that occur for about 50 percent of the full sample will be  $\pm 1.7$  percentage points. For outcomes that occur for 90% (or 10%) of the full sample, the sampling error is  $\pm 1.0$  percentage points. The sampling errors will be larger for estimates based on subsets of the full sample.

For these charts, we define children as age 0 to 18, non-elderly adults as age 19 to 64, and elderly adults as age 65 and older.

Table A.1-1: Uninsurance Rate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2008

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	2.6%	5.9%	1.2%	4,902
Age				
Child (0 to 18)	1.2%	2.8%	0.1%	709
Non-elderly adult (19 to 64)	3.7%	8.0%	1.9%	3,053
Elderly adult (65 and older)	0.0%	1.7%	0.0%	1,140
Gender				
Male	3.1%	7.1%	1.5%	2,164
Female	2.2%	4.9%	1.0%	2,738
Race/Ethnicity				
White, non-Hispanic	2.2%	5.2%	1.1%	4,196
Black, non-Hispanic	3.2%	8.6%	1.6%	170
Asian, non-Hispanic	1.0%	5.6%	0.0%	134
Other/multiple races, non-Hispanic	4.2%	9.4%	1.1%	127
Hispanic	7.2%	10.9%	3.4%	275
U.S. citizen				
Yes	2.3%	5.3%	1.2%	4,676
No	8.2%	16.7%	2.3%	156
Years residing in Massachusetts				
Less than one year	7.5%	20.9%	0.0%	60
1 to 5 years	1.5%	7.0%	0.8%	352
More than 5 years	2.7%	5.4%	1.3%	4,381
Health Status				
Good, very good or excellent	2.4%	5.6%	1.1%	4,230
Fair or poor	4.0%	8.5%	2.5%	672
Activities are limited by health problem				
Yes	3.3%	7.7%	1.5%	1,147
No	2.4%	5.5%	1.2%	3,755
Family type <sup>1</sup>				
Single-parent family with children	1.9%	5.1%	0.4%	270
Two-parent family with children	1.4%	4.1%	0.8%	1,419
Married couple, no children	1.7%	5.5%	1.0%	1,436
Single individual, no children	5.6%	9.4%	2.5%	1,777
Family Income relative to the Federal Poverty Level (FPL) <sup>1</sup>				
Less than 150% FPL	5.8%	13.1%	2.5%	887
150 to 299% FPL	4.7%	9.9%	2.9%	933
300 to 499% FPL	2.0%	4.4%	0.7%	1,167
500% FPL or more	0.2%	1.1%	0.1%	1,915
Highest educational attainment of adults in family <sup>1</sup>				
Less than high school	8.0%	13.5%	5.4%	212
High school graduate or GED	3.6%	7.3%	1.5%	2,039
4 year college degree or more	1.3%	4.0%	0.7%	2,607
Work status of adults in family <sup>1</sup>				
No workers in family	3.6%	7.0%	0.8%	1,387
Only part-time workers	6.3%	10.9%	2.9%	390
One or more full-time workers	1.7%	4.7%	1.1%	2,973
Sample size	4,902	4,902	4,902	--

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Note: We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

Table A.2-1: Health Insurance Coverage in Massachusetts, by Age Groups, 2008

	Total Population		All Children (0-18)	All Adults (19 and older)		
	Number (Thousands) <sup>1</sup>	Percent		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) <sup>1</sup>	6,450	--	1,550	4,900	4,030	870
Total population (percent)	--	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	6,280	97.4%	98.8%	97.0%	96.3%	100.0%
Employer-sponsored insurance	4,690	72.8%	69.1%	73.9%	78.9%	50.6%
MassHealth, CommCare, or CommChoice	1,100	17.0%	28.2%	13.5%	13.6%	12.9%
Non-group coverage	580	9.0%	5.7%	10.0%	5.2%	32.2%
Medicare	970	15.0%	1.7%	19.3%	4.4%	88.6%
Other health insurance	80	1.2%	1.2%	1.2%	1.4%	0.3%
Uninsured	170	2.6%	1.2%	3.0%	3.7%	0.0%
Among those with insurance, type of coverage <sup>2</sup>						
1. Medicare	970	15.4%	1.7%	19.9%	4.6%	88.6%
2. Employer-sponsored insurance	4,280	68.1%	69.6%	67.6%	80.6%	9.0%
3. MassHealth, CommCare, or CommChoice	730	11.7%	22.8%	8.1%	9.7%	1.1%
4. Non-group coverage	230	3.6%	4.7%	3.3%	3.8%	1.1%
5. Other health insurance	80	1.2%	1.2%	1.2%	1.4%	0.3%
Ever uninsured in last 12 months	380	5.9%	2.8%	6.9%	8.0%	1.7%
Always insured in last 12 months	6,030	93.5%	97.2%	92.3%	91.1%	98.0%
Unknown	40	0.6%	0.0%	0.8%	0.9%	0.3%
Always uninsured in last 12 months	80	1.2%	0.1%	1.6%	1.9%	0.0%
Ever insured in last 12 months	6,360	98.6%	99.6%	98.3%	97.9%	100.0%
Unknown	10	0.2%	0.4%	0.2%	0.2%	0.0%
Number of months uninsured in last 12 months						
None	6,030	93.5%	97.2%	92.3%	91.1%	98.0%
1 to 5 months	170	2.6%	1.4%	2.9%	3.4%	0.9%
6 to 11 months	90	1.4%	0.6%	1.7%	2.0%	0.2%
12 months <sup>3</sup>	80	1.2%	0.1%	1.6%	1.9%	0.0%
Unknown	90	1.3%	0.8%	1.5%	1.7%	0.9%
Received any care through Free Care in last 12 months	60	0.9%	0.2%	1.1%	1.3%	0.2%
Did not receive care through Free Care in last 12 months	6,360	98.6%	99.8%	98.2%	97.9%	99.6%
Unknown	40	0.6%	0.0%	0.8%	0.9%	0.3%
Sample size	4,902	4,902	709	4,193	3,053	1,140

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-2: Health Insurance Coverage in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	2,510	1,300	1,200	1,490	790	700	2,450
Total population (percent)	100%	100%	100%	100%	100%	100%	100%
Any health insurance coverage	94.7%	94.2%	95.3%	98.0%	96.7%	99.4%	99.8%
Employer-sponsored insurance	48.9%	36.9%	62.0%	83.7%	77.7%	90.4%	90.5%
MassHealth, CommCare, or CommChoice	38.9%	52.7%	24.0%	5.7%	8.2%	2.9%	1.6%
Non-group coverage	10.9%	9.1%	12.8%	9.6%	12.2%	6.6%	6.7%
Medicare	21.6%	20.9%	22.4%	14.4%	17.7%	10.6%	8.7%
Other health insurance	1.7%	2.4%	1.0%	0.8%	1.0%	0.7%	0.8%
Uninsured	5.3%	5.8%	4.7%	2.0%	3.3%	0.6%	0.2%
Among those with insurance, type of coverage <sup>2</sup>							
1. Medicare	22.8%	22.2%	23.5%	14.7%	18.3%	10.7%	8.7%
2. Employer-sponsored insurance	44.6%	35.0%	55.0%	77.1%	69.4%	85.4%	85.4%
3. MassHealth, CommCare, or CommChoice	27.8%	37.7%	17.2%	3.7%	5.9%	1.3%	0.8%
4. Non-group coverage	2.9%	2.6%	3.3%	3.7%	5.3%	1.9%	4.3%
5. Other health insurance	1.8%	2.6%	1.1%	0.9%	1.0%	0.7%	0.8%
Ever uninsured in last 12 months	11.6%	13.1%	9.9%	4.4%	6.3%	2.4%	1.1%
Always insured in last 12 months	87.3%	85.1%	89.7%	95.3%	93.2%	97.7%	98.6%
Unknown	1.1%	1.8%	0.4%	0.3%	0.5%	0.0%	0.3%
Always uninsured in last 12 months	2.7%	2.5%	2.9%	0.7%	1.3%	0.0%	0.1%
Ever insured in last 12 months	96.9%	96.8%	97.1%	99.1%	98.5%	99.8%	99.9%
Unknown	0.4%	0.7%	0.0%	0.2%	0.3%	0.2%	0.0%
Number of months uninsured in last 12 months							
None	87.3%	85.1%	89.7%	95.3%	93.2%	97.7%	98.6%
1 to 5 months	4.1%	5.0%	3.2%	2.8%	3.6%	1.8%	0.9%
6 to 11 months	3.3%	3.4%	3.1%	0.5%	0.7%	0.3%	0.1%
12 months <sup>3</sup>	2.7%	2.5%	2.9%	0.7%	1.3%	0.0%	0.1%
Unknown	2.7%	4.0%	1.2%	0.8%	1.2%	0.3%	0.4%
Received any care through Free Care in last 12 months	1.8%	2.0%	1.6%	0.6%	0.9%	0.2%	0.2%
Did not receive care through Free Care in last 12 months	97.1%	96.1%	98.1%	99.1%	98.4%	99.9%	99.7%
Unknown	1.2%	2.0%	0.3%	0.4%	0.7%	0.0%	0.1%
Sample size	1,820	887	933	1,167	626	541	1,915

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."



Table A.2-3: Health Insurance Coverage in Massachusetts, by Household Telephone Status, 2008

	Landline Telephone only	Landline telephone and cell phone	Cell phone only	Don't know/ refused
Total population (thousands) <sup>1</sup>	680	4,770	790	210
Total population (percent)	100%	100%	100%	100%
Any health insurance coverage	97.3%	97.8%	95.6%	96.0%
Employer-sponsored insurance	37.4%	78.2%	73.0%	63.7%
MassHealth, CommCare, or CommChoice	46.3%	12.7%	15.8%	25.1%
Non-group coverage	13.9%	8.9%	4.7%	10.9%
Medicare	39.4%	13.7%	2.1%	14.8%
Other health insurance	1.1%	0.9%	2.9%	0.9%
Uninsured	2.8%	2.2%	4.5%	4.0%
Among those with insurance, type of coverage <sup>2</sup>				
1. Medicare	40.5%	14.0%	2.2%	15.4%
2. Employer-sponsored insurance	28.0%	72.9%	75.6%	60.2%
3. MassHealth, CommCare, or CommChoice	29.0%	8.4%	15.4%	16.8%
4. Non-group coverage	1.5%	3.8%	3.8%	6.6%
5. Other health insurance	1.1%	0.9%	3.1%	0.9%
Ever uninsured in last 12 months	6.9%	5.0%	10.5%	6.0%
Always insured in last 12 months	92.1%	94.7%	87.6%	91.1%
Unknown	1.0%	0.3%	1.9%	2.9%
Always uninsured in last 12 months	1.9%	1.1%	1.5%	1.2%
Ever insured in last 12 months	98.1%	98.8%	97.8%	98.8%
Unknown	0.1%	0.2%	0.7%	0.0%
Number of months uninsured in last 12 months				
None	92.1%	94.7%	87.6%	91.1%
1 to 5 months	1.8%	2.3%	5.0%	1.8%
6 to 11 months	1.0%	1.1%	2.9%	3.0%
12 months <sup>3</sup>	1.9%	1.1%	1.5%	1.2%
Unknown	3.2%	0.7%	3.0%	2.9%
Received any care through Free Care in last 12 months	1.0%	0.9%	0.8%	0.2%
Did not receive care through Free Care in last 12 months	97.9%	98.9%	98.2%	94.7%
Unknown	1.1%	0.2%	1.0%	5.1%
Sample size	751	3,703	294	154

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Populations in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,280	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
Child (0 to 18)	1,550	24.1%	24.4%	11.2%	13.2**
Non-elderly adult (19 to 64)	4,030	62.5%	61.8%	88.8%	-27***
Elderly adult (65 and older)	870	13.4%	13.8%	0.0%	13.8***
Gender					
Male	3,110	48.2%	48.0%	57.0%	-9
Female	3,340	51.8%	52.0%	43.0%	9
Race/Ethnicity					
White, non-Hispanic	5,100	79.0%	79.4%	66.1%	13.3*
Black, non-Hispanic	390	6.1%	6.0%	7.5%	-1.4
Asian, non-Hispanic	290	4.5%	4.6%	1.8%	2.8
Other/multiple races, non-Hispanic	230	3.6%	3.6%	5.8%	-2.3
Hispanic	440	6.8%	6.5%	18.8%	-12.3**
U.S. citizenship status					
Citizen	6,050	93.8%	94.1%	83.7%	10.3
Non-citizen	300	4.6%	4.4%	14.5%	-10.2
Unknown	100	1.6%	1.6%	1.8%	-0.2
Years residing in Massachusetts					
Less than one year	130	2.0%	1.9%	5.6%	-3.8
1 to 5 years	640	10.0%	10.1%	5.8%	4.3*
More than 5 years	5,510	85.5%	85.4%	87.7%	-2.3
Unknown	170	2.6%	2.6%	0.8%	1.8**
Health Status					
Good, very good or excellent	5,770	89.5%	89.6%	83.9%	5.7
Fair or poor	680	10.5%	10.4%	16.1%	-5.7
Activities are limited by health problem	1,230	19.1%	19.0%	24.4%	-5.5
Family type					
Single-parent family with children	610	9.5%	9.6%	6.8%	2.8
Two-parent family with children	2,570	39.8%	40.3%	20.9%	19.4***
Married couple, no children	1,580	24.5%	24.7%	16.3%	8.4**
Single individual, no children	1,690	26.2%	25.4%	56.0%	-30.6***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 150% FPL	1,300	20.2%	19.6%	45.1%	-25.6***
150 to 299% FPL	1,200	18.7%	18.2%	33.9%	-15.7**
300 to 499% FPL	1,490	23.1%	23.3%	18.1%	5.1
500% FPL or more	2,450	38.0%	38.9%	2.8%	36.1***
Sample size	4,902	4,902	4,803	99	4,902

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Populations in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,030	380	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
Child (0 to 18)	1,550	24.1%	25.0%	11.5%	13.5***
Non-elderly adult (19 to 64)	4,030	62.5%	60.9%	84.5%	-23.6***
Elderly adult (65 and older)	870	13.4%	14.1%	3.9%	10.1***
Gender					
Male	3,110	48.2%	47.6%	57.4%	-9.9***
Female	3,340	51.8%	52.4%	42.6%	9.9***
Race/Ethnicity					
White, non-Hispanic	5,100	79.0%	79.7%	68.8%	10.9***
Black, non-Hispanic	390	6.1%	5.9%	8.7%	-2.8
Asian, non-Hispanic	290	4.5%	4.4%	4.3%	0.1
Other/multiple races, non-Hispanic	230	3.6%	3.5%	5.8%	-2.3
Hispanic	440	6.8%	6.5%	12.4%	-5.9*
U.S. citizenship status					
Citizen	6,050	93.8%	94.6%	84.6%	10
Non-citizen	300	4.6%	4.0%	13.0%	-9
Unknown	100	1.6%	1.5%	2.4%	-1
Years residing in Massachusetts					
Less than one year	130	2.0%	1.5%	6.9%	-5.4**
1 to 5 years	640	10.0%	9.9%	11.9%	-1.9
More than 5 years	5,510	85.5%	86.2%	77.3%	9**
Unknown	170	2.6%	2.4%	4.0%	-1.6
Health Status					
Good, very good or excellent	5,770	89.5%	89.7%	85.0%	4.7**
Fair or poor	680	10.5%	10.3%	15.0%	-4.7**
Activities are limited by health problem	1,230	19.1%	18.9%	24.8%	-5.9*
Family type					
Single-parent family with children	610	9.5%	9.6%	8.2%	1.4
Two-parent family with children	2,570	39.8%	40.8%	27.5%	13.2***
Married couple, no children	1,580	24.5%	24.6%	22.6%	2
Single individual, no children	1,690	26.2%	25.0%	41.6%	-16.7***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 150% FPL	1,300	20.2%	18.4%	44.6%	-26.2***
150 to 299% FPL	1,200	18.7%	17.9%	31.2%	-13.3***
300 to 499% FPL	1,490	23.1%	23.6%	17.3%	6.3**
500% FPL or more	2,450	38.0%	40.1%	6.9%	33.2***
Sample size	4,902	4,902	4,645	239	4,884

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Populations in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,280	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	250	3.9%	3.7%	12.0%	-8.3**
High school graduate or GED	2,580	40.0%	39.5%	55.6%	-16.1***
4 year college degree or more	3,520	54.6%	55.3%	28.2%	27.1***
Unknown	100	1.6%	1.5%	4.1%	-2.6
Work status of adults in family					
No workers in family	1,300	20.2%	20.0%	28.2%	-8.3
Only part-time workers	470	7.3%	7.1%	17.8%	-10.7**
One or more full-time workers	4,390	68.1%	68.7%	45.8%	23***
Unknown	280	4.4%	4.3%	8.2%	-3.9
Longest job tenure of adults in family					
No workers in family	1,300	20.2%	20.0%	28.2%	-8.3
Less than 12 months	480	7.4%	7.2%	16.2%	-9**
12 months or more	4,450	69.0%	69.6%	48.7%	20.9***
Unknown	220	3.4%	3.3%	6.8%	-3.5
Largest firm size of adults in family					
No workers in family	1,300	20.2%	20.0%	28.2%	-8.3
Less than 10 employees	560	8.6%	8.4%	16.9%	-8.5**
11 to 50 employees	380	5.9%	5.7%	10.5%	-4.8
51 to 100 employees	340	5.2%	5.2%	6.9%	-1.8
101 to 500 employees	820	12.7%	12.9%	5.3%	7.6***
501 to 1000 employees	390	6.0%	6.2%	0.0%	6.2***
1000 employees or more	1,860	28.8%	29.3%	9.0%	20.3***
Unknown	820	12.7%	12.4%	23.1%	-10.7*
Less than 51 employees	960	14.9%	14.6%	27.5%	-12.9***
51 employees or more	3,890	60.3%	61.1%	30.3%	30.8***
Unknown	300	4.6%	4.3%	14.0%	-9.6**
Availability of ESI offer to adults within family <sup>2</sup>					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,570	70.8%	71.6%	43.9%	27.7***
No	1,650	25.6%	25.1%	44.8%	-19.7***
Unknown	230	3.5%	3.3%	11.3%	-8**
Any family member offered ESI at his/her firm					
Yes	4,380	67.9%	68.9%	32.8%	36***
No	1,880	29.1%	28.4%	55.8%	-27.5***
Unknown	190	3.0%	2.8%	11.4%	-8.6**
Any adult in family has ESI	4,860	75.4%	76.9%	16.8%	60.1***
No adults in family have ESI	1,590	24.6%	23.1%	83.2%	-60.1***
Sample size	4,902	4,902	4,803	99	4,902

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.3-4: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Populations in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,030	380	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	250	3.9%	3.6%	8.9%	-5.3**
High school graduate or GED	2,580	40.0%	39.3%	49.4%	-10.1**
4 year college degree or more	3,520	54.6%	55.7%	37.1%	18.6***
Unknown	100	1.6%	1.4%	4.5%	-3.2
Work status of adults in family					
No workers in family	1,300	20.2%	19.7%	23.9%	-4.1
Only part-time workers	470	7.3%	7.0%	13.5%	-6.5**
One or more full-time workers	4,390	68.1%	69.3%	53.9%	15.4***
Unknown	280	4.4%	4.0%	8.8%	-4.8**
Longest job tenure of adults in family					
No workers in family	1,300	20.2%	19.7%	23.9%	-4.1
Less than 12 months	480	7.4%	6.7%	20.7%	-14***
12 months or more	4,450	69.0%	70.5%	50.2%	20.3***
Unknown	220	3.4%	3.2%	5.3%	-2.2
Largest firm size of adults in family					
No workers in family	1,300	20.2%	19.7%	23.9%	-4.1
Less than 10 employees	560	8.6%	8.0%	17.5%	-9.5***
11 to 50 employees	380	5.9%	5.6%	10.7%	-5.2*
51 to 100 employees	340	5.2%	5.2%	5.7%	-0.5
101 to 500 employees	820	12.7%	13.1%	6.8%	6.2***
501 to 1000 employees	390	6.0%	6.2%	3.1%	3.1**
1000 employees or more	1,860	28.8%	30.0%	13.3%	16.7***
Unknown	820	12.7%	12.2%	19.0%	-6.8**
Less than 51 employees	960	14.9%	14.0%	28.4%	-14.4***
51 employees or more	3,890	60.3%	62.0%	38.1%	23.9***
Unknown	300	4.6%	4.3%	9.6%	-5.3*
Availability of ESI offer to adults within family <sup>2</sup>					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,570	70.8%	72.4%	49.3%	23.2***
No	1,650	25.6%	24.5%	40.4%	-15.9***
Unknown	230	3.5%	3.1%	10.4%	-7.2***
Any family member offered ESI at his/her firm					
Yes	4,380	67.9%	69.9%	40.3%	29.7***
No	1,880	29.1%	27.6%	50.0%	-22.4***
Unknown	190	3.0%	2.5%	9.8%	-7.3***
Any adult in family has ESI	4,860	75.4%	78.3%	33.1%	45.2***
No adults in family have ESI	1,590	24.6%	21.7%	66.9%	-45.2***
Sample size	4,902	4,902	4,645	239	4,884

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.4-1: Health Care Access and Use of Insured and Uninsured Populations in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,280	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	5,930	91.9%	93.2%	44.7%	48.5***
Emergency room visits in last 12 months					
Any emergency room visit	1,700	26.4%	26.3%	29.7%	-3.3
Multiple emergency room visits	660	10.2%	10.1%	14.7%	-4.6
Emergency room visit for non-emergency condition	550	8.6%	8.5%	13.5%	-5
Hospital stay in last 12 months	600	9.3%	9.5%	3.2%	6.2***
Any visit to a doctor (including specialists) in last 12 months	5,700	88.3%	89.3%	50.9%	38.4***
Visit to a general doctor in last 12 months					
Any doctor visits	5,460	84.6%	85.7%	41.6%	44.1***
Multiple doctor visits	4,000	62.0%	63.1%	21.9%	41.2***
Doctor visit for preventive care	5,050	78.3%	79.4%	37.5%	41.9***
Any specialist visits in last 12 months	3,120	48.3%	49.2%	18.1%	31.1***
Any dental care visits in the last year	4,880	75.7%	76.7%	36.8%	40***
Took one or more perscription drugs in last 12 months	4,290	66.5%	67.4%	35.4%	32***
Any unmet need for health care because of cost	1,330	20.7%	19.5%	65.0%	-45.5***
Unmet need for doctor care	350	5.4%	4.2%	49.7%	-45.4***
Unmet need for specialist care	350	5.4%	4.6%	36.8%	-32.2***
Unmet need for dental care	1,000	15.5%	14.6%	49.7%	-35.2***
Did not fill a prescription for medicine	510	7.9%	7.5%	25.5%	-18***
Any difficulties getting health care	1,520	23.5%	23.8%	14.6%	9.2**
Unable to get appointment when needed	1,080	16.7%	16.9%	8.7%	8.2***
Doctor's office/clinic did not accept health insurance	420	6.5%	6.5%	8.8%	-2.3
Doctor's office/clinic not accepting new patients	630	9.8%	9.9%	4.4%	5.5**
Out of pocket health care costs in last 12 months					
Less than \$200	1,580	24.4%	24.1%	36.7%	-12.6**
\$200 to \$499	1,390	21.6%	21.7%	16.5%	5.2
\$500 to \$999	1,170	18.1%	18.3%	9.5%	8.8**
\$1,000 to \$2,999	1,240	19.2%	19.2%	20.0%	-0.8
\$3,000 to \$4,999	400	6.2%	6.3%	1.8%	4.5***
\$5,000 or more	290	4.5%	4.5%	1.6%	3***
Unknown	390	6.1%	5.9%	14.0%	-8.1*
Any problems paying medical bills in past 12 months	1,010	15.7%	15.3%	31.9%	-16.6***
Sample size	4,902	4,902	4,803	99	4,902

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Populations in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	6,450	--	6,030	380	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	5,930	91.9%	94.1%	60.2%	33.9***
Emergency room visits in last 12 months					
Any emergency room visit	1,700	26.4%	26.2%	31.7%	-5.6
Multiple emergency room visits	660	10.2%	10.0%	14.3%	-4.3
Emergency room visit for non-emergency condition	550	8.6%	8.3%	13.9%	-5.6*
Hospital stay in last 12 months	600	9.3%	9.6%	5.1%	4.5***
Any visit to a doctor (including specialists) in last 12 months	5,700	88.3%	90.1%	62.6%	27.5***
Visit to a general doctor in last 12 months					
Any doctor visits	5,460	84.6%	86.7%	53.0%	33.8***
Multiple doctor visits	4,000	62.0%	64.2%	31.5%	32.8***
Doctor visit for preventive care	5,050	78.3%	80.5%	47.6%	32.8***
Any specialist visits in last 12 months	3,120	48.3%	49.8%	27.4%	22.4***
Any dental care visits in the last year	4,880	75.7%	77.5%	50.5%	27***
Took one or more prescription drugs in last 12 months	4,290	66.5%	67.8%	50.6%	17.2***
Any unmet need for health care because of cost	1,330	20.7%	17.8%	64.4%	-46.5***
Unmet need for doctor care	350	5.4%	2.9%	46.0%	-43.2***
Unmet need for specialist care	350	5.4%	3.6%	34.5%	-30.9***
Unmet need for dental care	1,000	15.5%	13.1%	50.9%	-37.8***
Did not fill a prescription for medicine	510	7.9%	6.5%	29.7%	-23.2***
Any difficulties getting health care	1,520	23.5%	23.1%	32.7%	-9.6***
Unable to get appointment when needed	1,080	16.7%	16.4%	22.6%	-6.2*
Doctor's office/clinic did not accept health insurance	420	6.5%	5.7%	20.5%	-14.8***
Doctor's office/clinic not accepting new patients	630	9.8%	9.6%	12.7%	-3.1
Out of pocket health care costs in last 12 months					
Less than \$200	1,580	24.4%	23.9%	32.0%	-8.2**
\$200 to \$499	1,390	21.6%	21.8%	19.1%	2.7
\$500 to \$999	1,170	18.1%	18.2%	18.0%	0.2
\$1,000 to \$2,999	1,240	19.2%	19.6%	15.2%	4.4
\$3,000 to \$4,999	400	6.2%	6.4%	3.3%	3.1***
\$5,000 or more	290	4.5%	4.6%	2.4%	2.3**
Unknown	390	6.1%	5.6%	10.1%	-4.5
Any problems paying medical bills in past 12 months	1,010	15.7%	14.2%	38.5%	-24.3***
Sample size	4,902	4,902	4,645	239	4,884

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-3: Health Care Access and Use in Massachusetts, by Age Groups, 2008

	All Children (0-18)	All Adults (19 and older)		
		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) <sup>1</sup>	1,550	4,900	4,030	870
Total population (percent)	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	97.1%	90.3%	89.3%	94.9%
Emergency room visits in last 12 months				
Any emergency room visit	32.1%	24.6%	23.2%	31.2%
Multiple emergency room visits	10.2%	10.2%	9.4%	14.1%
Emergency room visit for non-emergency condition	12.8%	7.3%	7.3%	7.0%
Hospital stay in last 12 months	7.1%	10.0%	7.8%	20.3%
Any visit to a doctor (including specialists) in last 12 months	93.8%	86.6%	84.9%	94.6%
Visit to a general doctor in last 12 months				
Any doctor visits	91.6%	82.4%	80.3%	92.1%
Multiple doctor visits	69.8%	59.6%	55.5%	78.6%
Doctor visit for preventive care	88.8%	75.0%	72.4%	87.3%
Any specialist visits in last 12 months	36.0%	52.3%	48.7%	68.7%
Any dental care visits in the last year	76.2%	75.5%	77.2%	67.7%
Took one or more prescription drugs in last 12 months	51.1%	71.5%	67.3%	90.6%
Any unmet need for health care because of cost	11.5%	23.6%	25.7%	13.4%
Unmet need for doctor care	2.5%	6.3%	7.3%	2.0%
Unmet need for specialist care	2.6%	6.3%	7.1%	2.7%
Unmet need for dental care	7.5%	18.0%	19.7%	10.0%
Did not fill a prescription for medicine	4.6%	9.0%	9.5%	6.5%
Any difficulties getting health care	17.4%	25.5%	27.8%	14.6%
Unable to get appointment when needed	11.2%	18.5%	20.4%	9.4%
Doctor's office/clinic did not accept health insurance	6.1%	6.7%	7.3%	3.8%
Doctor's office/clinic not accepting new patients	5.3%	11.2%	12.5%	5.2%
Out of pocket health care costs in last 12 months				
Less than \$200	30.9%	22.4%	23.5%	17.3%
\$200 to \$499	20.4%	21.9%	21.7%	23.1%
\$500 to \$999	17.5%	18.2%	18.1%	19.1%
\$1,000 to \$2,999	17.0%	19.9%	19.8%	20.5%
\$3,000 to \$4,999	6.7%	6.0%	5.7%	7.6%
\$5,000 or more	3.8%	4.7%	4.3%	6.3%
Unknown	3.6%	6.9%	7.0%	6.1%
Any problems paying medical bills in past 12 months	17.4%	15.2%	16.9%	7.5%
Sample size	709	4193	3053	1140

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).



Table A.4-4: Health Care Access and Use in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	2,510	1,300	1,200	1,490	790	700	2,450
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	89.1%	87.4%	90.9%	93.2%	92.6%	93.9%	94.1%
Emergency room visits in last 12 months							
Any emergency room visit	33.8%	38.2%	28.9%	24.9%	27.9%	21.4%	19.9%
Multiple emergency room visits	15.7%	18.7%	12.4%	8.0%	10.4%	5.3%	6.0%
Emergency room visit for non-emergency condition	12.0%	12.6%	11.4%	8.4%	8.9%	7.9%	5.2%
Hospital stay in last 12 months	11.6%	12.2%	10.9%	8.8%	11.4%	5.9%	7.2%
Any visit to a doctor (including specialists) in last 12 months	84.7%	83.9%	85.7%	88.3%	87.4%	89.3%	92.0%
Visit to a general doctor in last 12 months							
Any doctor visits	81.2%	80.3%	82.2%	84.9%	83.7%	86.2%	87.9%
Multiple doctor visits	59.8%	57.9%	61.9%	64.3%	64.1%	64.5%	63.0%
Doctor visit for preventive care	74.8%	74.2%	75.6%	79.2%	78.1%	80.4%	81.4%
Any specialist visits in last 12 months	42.9%	40.3%	45.6%	48.1%	46.9%	49.4%	54.1%
Any dental care visits in the last year	65.8%	63.6%	68.3%	78.4%	75.5%	81.7%	84.1%
Took one or more prescription drugs in last 12 months	63.2%	61.6%	64.8%	66.2%	68.3%	63.9%	70.2%
Any unmet need for health care because of cost	28.5%	27.7%	29.3%	22.0%	24.6%	19.0%	11.9%
Unmet need for doctor care	9.9%	11.8%	7.8%	5.0%	6.5%	3.3%	1.2%
Unmet need for specialist care	8.5%	10.2%	6.6%	5.8%	7.9%	3.5%	2.0%
Unmet need for dental care	22.3%	21.1%	23.5%	15.1%	17.6%	12.3%	8.8%
Did not fill a prescription for medicine	11.8%	11.2%	12.4%	8.7%	9.6%	7.6%	3.5%
Any difficulties getting health care	24.5%	26.5%	22.3%	23.2%	24.8%	21.3%	22.8%
Unable to get appointment when needed	16.4%	16.5%	16.2%	16.7%	17.8%	15.5%	17.1%
Doctor's office/clinic did not accept health insurance	10.5%	13.8%	6.9%	4.8%	5.7%	3.7%	3.5%
Doctor's office/clinic not accepting new patients	9.4%	10.3%	8.4%	10.1%	11.7%	8.2%	10.0%
Out of pocket health care costs in last 12 months							
Less than \$200	38.6%	48.3%	28.1%	15.6%	17.8%	13.1%	15.4%
\$200 to \$499	21.2%	22.6%	19.6%	23.8%	22.6%	25.1%	20.6%
\$500 to \$999	13.4%	8.7%	18.5%	20.6%	19.3%	22.1%	21.3%
\$1,000 to \$2,999	13.3%	8.9%	18.0%	22.4%	22.3%	22.5%	23.3%
\$3,000 to \$4,999	3.9%	1.7%	6.3%	6.8%	6.3%	7.4%	8.2%
\$5,000 or more	2.1%	1.0%	3.2%	4.6%	3.3%	6.1%	6.8%
Unknown	7.7%	8.8%	6.4%	6.2%	8.4%	3.7%	4.4%
Any problems paying medical bills in past 12 months	23.5%	21.5%	25.7%	15.9%	16.6%	15.0%	7.7%
Sample size	1,820	887	933	1,167	626	541	1,915

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-5: Health Care Access and Use in Massachusetts, by Race/Ethnicity, 2008

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total population (thousands) <sup>1</sup>	5,100	390	290	230	440
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	92.3%	93.4%	87.1%	91.4%	89.9%
Emergency room visits in last 12 months					
Any emergency room visit	25.2%	28.8%	14.6%	30.1%	43.9%
Multiple emergency room visits	8.9%	15.8%	5.5%	11.9%	22.6%
Emergency room visit for non-emergency condition	7.5%	10.0%	3.6%	13.9%	20.9%
Hospital stay in last 12 months	9.5%	10.4%	2.5%	5.9%	12.0%
Any visit to a doctor (including specialists) in last 12 months	89.0%	86.1%	76.3%	88.5%	89.9%
Visit to a general doctor in last 12 months					
Any doctor visits	85.1%	83.3%	75.7%	82.2%	86.7%
Multiple doctor visits	62.3%	62.4%	56.9%	59.4%	63.1%
Doctor visit for preventive care	78.6%	78.7%	69.5%	79.3%	80.7%
Any specialist visits in last 12 months	51.6%	34.4%	29.2%	41.9%	39.2%
Any dental care visits in the last year	77.1%	67.6%	76.4%	72.7%	68.3%
Took one or more perscription drugs in last 12 months	69.3%	58.1%	45.5%	58.8%	60.2%
Any unmet need for health care because of cost	19.5%	26.0%	18.5%	26.4%	28.2%
Unmet need for doctor care	4.9%	8.2%	4.6%	7.8%	8.0%
Unmet need for specialist care	4.8%	8.4%	5.8%	6.0%	9.9%
Unmet need for dental care	14.4%	18.6%	16.9%	19.1%	22.3%
Did not fill a prescription for medicine	7.3%	12.2%	5.3%	14.9%	9.1%
Any difficulties getting health care	23.4%	19.4%	24.2%	26.5%	26.2%
Unable to get appointment when needed	17.0%	14.2%	14.1%	13.1%	19.6%
Doctor's office/clinic did not accept health insurance	6.3%	4.6%	4.0%	10.9%	10.0%
Doctor's office/clinic not accepting new patients	9.9%	4.5%	11.3%	16.1%	8.5%
Out of pocket health care costs in last 12 months					
Less than \$200	20.9%	43.5%	28.5%	32.5%	42.4%
\$200 to \$499	21.4%	21.1%	21.7%	25.1%	22.2%
\$500 to \$999	19.2%	17.3%	17.2%	12.3%	9.9%
\$1,000 to \$2,999	21.1%	7.6%	20.0%	15.1%	9.2%
\$3,000 to \$4,999	6.5%	3.7%	3.5%	9.0%	4.6%
\$5,000 or more	5.0%	1.0%	0.5%	3.4%	4.9%
Unknown	6.0%	5.9%	8.8%	2.6%	6.9%
Any problems paying medical bills in past 12 months	14.3%	23.5%	11.6%	30.8%	20.2%
Sample size	4,196	170	134	127	275

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-6: Health Care Access and Use in Massachusetts, by Health Status, 2008

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) <sup>1</sup>	5,770	680
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	92.1%	90.5%
Emergency room visits in last 12 months		
Any emergency room visit	24.1%	46.4%
Multiple emergency room visits	8.2%	27.1%
Emergency room visit for non-emergency condition	8.1%	12.7%
Hospital stay in last 12 months	7.1%	27.8%
Any visit to a doctor (including specialists) in last 12 months	87.8%	92.7%
Visit to a general doctor in last 12 months		
Any doctor visits	84.3%	87.4%
Multiple doctor visits	60.2%	77.7%
Doctor visit for preventive care	78.1%	80.1%
Any specialist visits in last 12 months	45.6%	71.6%
Any dental care visits in the last year	77.7%	58.6%
Took one or more perscription drugs in last 12 months	63.9%	88.7%
Any unmet need for health care because of cost	19.1%	34.1%
Unmet need for doctor care	4.7%	11.2%
Unmet need for specialist care	4.6%	12.6%
Unmet need for dental care	14.3%	25.4%
Did not fill a prescription for medicine	6.8%	17.7%
Any difficulties getting health care	22.6%	31.3%
Unable to get appointment when needed	16.1%	21.7%
Doctor's office/clinic did not accept health insurance	5.9%	12.1%
Doctor's office/clinic not accepting new patients	9.2%	14.5%
Out of pocket health care costs in last 12 months		
Less than \$200	24.2%	26.5%
\$200 to \$499	21.9%	18.7%
\$500 to \$999	18.4%	15.0%
\$1,000 to \$2,999	19.0%	20.6%
\$3,000 to \$4,999	6.0%	8.1%
\$5,000 or more	4.4%	5.0%
Unknown	6.1%	6.2%
Any problems paying medical bills in past 12 months	14.5%	26.2%
Sample size	4,230	672

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-7: Health Care Access and Use in Massachusetts, by Disability Status, 2008

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) <sup>1</sup>	5,220	1,230
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	92.2%	91.0%
Emergency room visits in last 12 months		
Any emergency room visit	23.1%	40.7%
Multiple emergency room visits	7.4%	22.4%
Emergency room visit for non-emergency condition	8.2%	10.3%
Hospital stay in last 12 months	6.6%	20.9%
Any visit to a doctor (including specialists) in last 12 months	87.4%	92.3%
Visit to a general doctor in last 12 months		
Any doctor visits	83.8%	88.1%
Multiple doctor visits	58.9%	75.4%
Doctor visit for preventive care	77.5%	81.7%
Any specialist visits in last 12 months	43.0%	71.2%
Any dental care visits in the last year	77.7%	67.4%
Took one or more prescription drugs in last 12 months	61.6%	87.6%
Any unmet need for health care because of cost	18.3%	30.9%
Unmet need for doctor care	4.4%	9.7%
Unmet need for specialist care	4.2%	10.8%
Unmet need for dental care	13.9%	22.2%
Did not fill a prescription for medicine	6.2%	15.0%
Any difficulties getting health care	21.7%	31.1%
Unable to get appointment when needed	15.8%	20.6%
Doctor's office/clinic did not accept health insurance	5.2%	12.1%
Doctor's office/clinic not accepting new patients	8.8%	13.7%
Out of pocket health care costs in last 12 months		
Less than \$200	24.9%	22.4%
\$200 to \$499	22.5%	17.4%
\$500 to \$999	18.5%	16.2%
\$1,000 to \$2,999	18.6%	21.9%
\$3,000 to \$4,999	5.5%	8.9%
\$5,000 or more	4.0%	6.2%
Unknown	5.9%	7.1%
Any problems paying medical bills in past 12 months	13.3%	25.8%
Sample size	3,755	1,147

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.5-1: Reasons for Being Uninsured and Awareness of Public Coverage in Massachusetts, 2008

	Total Uninsured Population	
	Number (Thousands) <sup>1</sup>	Percent
Total uninsured population <sup>1</sup>	170	100.0%
Reasons for being uninsured <sup>2</sup>		
Lost job or changed employers	60	35.7%
Divorce, separation or death	16	9.5%
Employer coverage not available	61	36.6%
Lost eligible for public coverage	48	28.9%
Cost is too high	143	85.2%
Don't need insurance	18	10.9%
Don't know how to get insurance	42	24.9%
Traded health insurance for higher pay or another benefit	4	2.5%
Some other reason	26	15.8%
Aware of programs available for uninsured in Massachusetts	87	52.0%
Willingness of uninsured residents to enroll in public programs <sup>3</sup>		
Would enroll if eligible	131	78.3%
Would enroll if eligible and no cost	32	18.8%
Would not enroll if eligible even if no cost	1	0.8%
Unknown	4	2.1%
Reasons for not being enrolled in public program <sup>2</sup>		
Cost too high	88	52.7%
Don't like benefits package	19	11.6%
Too much hassle/paperwork	38	22.8%
Don't need or don't want insurance	9	5.6%
Not eligible for coverage	56	33.3%
Don't know about programs	58	34.6%
Don't know how to enroll in programs	42	25.1%
Don't want to enroll in a public program	5	2.8%
Sample size	99	99

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 1,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>2</sup>Multiple responses possible; totals do not sum to 100%.

<sup>3</sup>Public programs refer to state health insurance programs, including MassHealth, Commonwealth Care, and Commonwealth Choice, among others.

Table A.6-1: Household Support for Health Reform in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2008

	Supports Reform	Does Not Support Reform	Unknown	Sample size
All households	74.2%	14.0%	11.9%	4,902
Age				
Child (0 to 18)	74.3%	14.7%	11.0%	709
Non-elderly adult (19 to 64)	73.5%	14.3%	12.3%	3,053
Elderly adult (65 and older)	77.2%	11.1%	11.7%	1,140
Gender				
Male	73.3%	14.4%	12.3%	2,164
Female	75.0%	13.6%	11.5%	2,738
Race/Ethnicity				
White, non-Hispanic	73.1%	14.0%	12.9%	4,196
Black, non-Hispanic	78.6%	15.6%	5.8%	170
Asian, non-Hispanic	76.2%	13.3%	10.5%	134
Other/multiple races, non-Hispanic	73.1%	17.6%	9.3%	127
Hispanic	81.5%	10.9%	7.5%	275
U.S. citizen				
No	80.6%	12.7%	6.7%	156
Yes	74.8%	14.2%	11.0%	4,676
Unknown	16.8%	5.0%	78.2%	70
Years residing in Massachusetts				
Less than one year	71.7%	12.0%	16.4%	60
1-5 years	81.4%	11.3%	7.4%	352
More than 5 years	74.6%	14.4%	11.0%	4,381
Unknown	35.5%	10.7%	53.9%	109
Health status				
Good, very good, or excellent	74.3%	14.0%	11.7%	4,230
Fair or poor	72.8%	13.6%	13.6%	672
Activities limited by health problem				
No	74.2%	14.3%	11.5%	3,755
Yes	74.2%	12.5%	13.3%	1,147
Family type <sup>1</sup>				
Single-parent family with children	76.3%	15.9%	7.9%	270
Two-parent family with children	73.0%	14.3%	12.7%	1,419
Married couple, no children	73.0%	14.6%	12.4%	1,436
Single, no children	76.3%	12.2%	11.5%	1,777
Family income relative to the Federal Poverty Level (FPL) <sup>1</sup>				
Less than 150% FPL	76.5%	11.9%	11.6%	887
Less than 300% FPL	74.5%	14.4%	11.1%	933
300 to 500% FPL	66.2%	17.9%	15.9%	1,167
500% FPL or more	77.7%	12.4%	9.9%	1,915
Sample size	3,686	659	557	--

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-2: Household Support for Health Reform in Massachusetts, by Education and Work Status of the Household Target Person's Family, 2008

	Supports Reform	Does Not Support Reform	Unknown	Sample size
All households	74.2%	14.0%	11.9%	4,902
Highest educational attainment of adults in family				
Less than high school	80.7%	10.8%	8.6%	212
High school graduate or GED	73.1%	14.8%	12.1%	2039
4 year college degree or more	75.2%	13.1%	11.7%	2607
Unknown	49.7%	31.2%	19.1%	44
Work status of adults in family				
No workers in family	78.6%	11.1%	10.4%	1,387
Only part-time workers	76.0%	12.6%	11.4%	390
One or more full-time workers	73.5%	14.5%	12.0%	2,973
Unknown	61.3%	20.8%	17.9%	152
Longest job tenure of adults in family				
No workers in family	78.6%	11.1%	10.4%	1,387
Less than 12 months	79.8%	8.5%	11.7%	270
12 months or more	73.1%	14.9%	11.9%	3,133
Unknown	57.0%	23.3%	19.7%	112
Largest firm size of adults in family				
Less than 51 employees	67.2%	19.6%	13.2%	725
51 employees or more	75.5%	13.0%	11.5%	2,630
Unknown	59.8%	21.2%	19.0%	160
Availability of ESI offer to adults within family <sup>1</sup>				
Any family member works at a firm that offers ESI to at least some of its employees				
Yes	73.7%	14.4%	12.0%	3,137
No	76.7%	12.6%	10.7%	1,647
Unknown	66.3%	15.5%	18.1%	118
Any family member offered ESI at his/her firm				
Yes	73.8%	14.1%	12.2%	2,997
No	76.4%	13.2%	10.4%	1,809
Unknown	62.3%	19.0%	18.8%	96
Sample size	3,686	659	557	--

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-3: Demographic, Health and Socioeconomic Characteristics of Households Aware of the Individual Mandate, 2008

	Number (Thousands) <sup>1</sup>	Percent
All households aware of the mandate	5,200	100.0%
Age		
Child (0 to 18)	1,220	23.4%
Non-elderly adult (19 to 64)	3,340	64.2%
Elderly adult (65 and older)	640	12.3%
Gender		
Male	2,540	49.0%
Female	2,650	51.1%
Race/Ethnicity		
White, non-Hispanic	4,230	81.4%
Black, non-Hispanic	250	4.9%
Asian, non-Hispanic	230	4.4%
Other/multiple races, non-Hispanic	180	3.4%
Hispanic	310	5.9%
U.S. citizen		
No	200	3.8%
Yes	4,980	95.9%
Unknown	20	0.4%
Years residing in Massachusetts		
Less than one year	70	1.3%
1-5 years	540	10.4%
More than 5 years	4,510	86.8%
Unknown	80	1.5%
Health status		
Good, very good, or excellent	4,720	90.8%
Fair or poor	480	9.2%
Activities limited by health problem		
No	4,240	81.5%
Yes	960	18.5%
Family type <sup>2</sup>		
Single-parent family with children	420	8.0%
Two-parent family with children	2,130	41.0%
Married couple, no children	1,330	25.6%
Single, no children	1,320	25.4%
Family income relative to the Federal Poverty Level (FPL)		
Less than 150% FPL	900	17.3%
Less than 300% FPL	890	17.1%
300 to 500% FPL	1,240	23.8%
500% FPL or more	2,170	41.8%
Sample size	3,931	3,931

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Notes: Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).



Table A.6-4: Education and Employment Characteristics of Households Aware of the Individual Mandate, 2008

	Number (Thousands) <sup>1</sup>	Percent
All households aware of the mandate	5,200	100.0%
Highest educational attainment of adults in family <sup>2</sup>		
Less than high school	130	2.5%
High school graduate or GED	1,930	37.2%
4 year college degree or more	3,080	59.3%
Unknown	60	1.1%
Work status of adults in family		
No workers in family	920	17.7%
Only part-time workers	350	6.8%
One or more full-time workers	3,730	71.7%
Unknown	200	3.8%
Longest job tenure of adults in family		
No workers in family	920	17.7%
Less than 12 months	380	7.2%
12 months or more	3,750	72.2%
Unknown	150	2.9%
Largest firm size of adults in family		
Less than 51 employees	800	15.4%
51 employees or more	3,280	63.0%
Unknown	200	3.8%
Availability of ESI offer to adults within family		
Any family member works at a firm that offers ESI to at least some of its employees		
Yes	3,840	73.9%
No	1,200	23.0%
Unknown	160	3.1%
Any family member offered ESI at his/her firm		
Yes	3,700	71.1%
No	1,370	26.3%
Unknown	130	2.5%
Sample size	3,931	3,931

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Notes: Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.1-1: Uninsurance Rate for Children in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2008

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	1.2%	2.8%	0.1%	709
Age				
Less than 5 years	0.0%	1.0%	0.0%	189
6 to 13 years	1.3%	2.4%	0.0%	232
14 to 18 years	2.0%	4.5%	0.2%	288
Gender				
Male	0.8%	3.0%	0.0%	369
Female	1.7%	2.7%	0.2%	340
Race/Ethnicity				
White, non-Hispanic	1.3%	2.0%	0.1%	514
Non-white, non-Hispanic	0.0%	2.6%	0.0%	100
Hispanic	2.6%	7.7%	0.0%	95
U.S. citizenship status				
U.S. Citizens	0.9%	2.3%	0.1%	692
Years residing in Massachusetts				
Less than five years	0.0%	2.0%	0.0%	104
More than 5 years	1.4%	3.0%	0.1%	597
Health and Disability Status				
Good, very good or excellent AND no activity limitations due to health problems	0.9%	2.5%	0.0%	618
Fair or poor OR activity limitations due to health problems	3.4%	5.3%	0.7%	91
Family type <sup>1</sup>				
Single-parent family with children	1.8%	4.4%	0.3%	178
Two-parent family with children	0.0%	1.4%	0.0%	475
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	3.3%	6.3%	0.4%	142
150 to 299% FPL	2.1%	4.8%	0.0%	140
300 to 499% FPL	0.0%	0.7%	0.0%	172
500% FPL or more	0.0%	0.6%	0.0%	255
Highest educational attainment of adults in family				
High school graduate or GED	2.0%	3.7%	0.0%	256
4 year college degree or more	0.0%	1.1%	0.0%	393
Work status of adults in family				
No workers in family	2.4%	5.6%	0.0%	89
One or more full-time workers	0.1%	1.4%	0.0%	533
Sample size	709	709	709	--

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

<sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.4-1: Health Care Access and Use for Children in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	690	360	320	350	180	170	520
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	95.5%	93.3%	98.0%	99.6%	100.0%	99.1%	97.5%
Emergency room visits in last 12 months							
Any emergency room visit	38.0%	41.1%	34.5%	35.5%	40.5%	30.4%	22.0%
Multiple emergency room visits	17.0%	20.7%	12.9%	6.5%	11.1%	1.7%	3.6%
Emergency room visit for non-emergency condition	17.4%	16.6%	18.2%	14.5%	16.2%	12.6%	5.8%
Hospital stay in last 12 months	7.8%	8.6%	6.8%	8.3%	12.0%	4.5%	5.4%
Any visit to a doctor (including specialists) in last 12 months	90.5%	89.3%	91.8%	96.5%	97.1%	95.8%	96.2%
Visit to a general doctor in last 12 months							
Any doctor visits	88.2%	87.7%	88.9%	92.2%	92.2%	92.1%	95.6%
Multiple doctor visits	65.3%	62.8%	68.2%	74.0%	76.4%	71.5%	73.0%
Doctor visit for preventive care	85.6%	85.3%	85.8%	89.8%	88.7%	91.0%	92.5%
Any specialist visits in last 12 months	32.5%	31.4%	33.8%	39.8%	41.8%	37.7%	38.0%
Any dental care visits in the last year	75.3%	75.5%	75.1%	79.9%	72.4%	87.6%	74.9%
Took one or more prescription drugs in last 12 months	48.4%	48.6%	48.2%	55.7%	56.6%	54.8%	51.5%
Any unmet need for health care because of cost	18.1%	17.4%	18.9%	11.3%	12.6%	10.0%	3.0%
Unmet need for doctor care	4.9%	4.7%	5.2%	1.6%	2.3%	0.9%	0.0%
Unmet need for specialist care	4.3%	5.0%	3.4%	1.6%	3.1%	0.0%	1.0%
Unmet need for dental care	12.7%	13.1%	12.2%	4.8%	3.5%	6.1%	2.4%
Did not fill a prescription for medicine	6.9%	6.0%	7.9%	5.0%	6.8%	3.0%	1.3%
Any difficulties getting health care	20.4%	23.5%	16.9%	18.4%	22.2%	14.4%	12.7%
Unable to get appointment when needed	13.1%	15.0%	11.0%	11.1%	14.5%	7.5%	8.8%
Doctor's office/clinic did not accept health insurance	9.8%	13.4%	5.6%	3.2%	3.8%	2.7%	3.1%
Doctor's office/clinic not accepting new patients	5.7%	6.2%	5.1%	7.9%	11.4%	4.3%	3.0%
Out of pocket health care costs in last 12 months							
Less than \$200	50.3%	61.9%	37.1%	16.4%	20.7%	12.0%	15.1%
\$200 to \$499	15.5%	16.0%	15.1%	27.9%	31.2%	24.5%	21.8%
\$500 to \$999	11.0%	4.3%	18.7%	17.2%	15.5%	19.0%	26.4%
\$1,000 to \$2,999	11.7%	9.0%	14.8%	24.8%	18.7%	31.1%	18.8%
\$3,000 to \$4,999	4.4%	2.0%	7.1%	8.2%	7.3%	9.2%	8.8%
\$5,000 or more	1.6%	0.4%	3.0%	3.4%	4.2%	2.5%	6.9%
Unknown	5.5%	6.6%	4.3%	2.1%	2.4%	1.8%	2.3%
Any problems paying medical bills in past 12 months	23.9%	23.1%	24.7%	19.8%	17.4%	22.4%	7.3%
Sample size	282	142	140	172	82	90	255

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-2: Health Care Access and Use for Children in Massachusetts, by Race/Ethnicity, 2008

	Non-Hispanic		Hispanic
	White	Non-white	
Total population (thousands) <sup>1</sup>	1,040	300	210
Total population (percent)	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	97.7%	97.6%	93.2%
Emergency room visits in last 12 months			
Any emergency room visit	31.0%	27.7%	44.0%
Multiple emergency room visits	8.3%	8.1%	22.7%
Emergency room visit for non-emergency condition	10.9%	11.5%	24.3%
Hospital stay in last 12 months	8.3%	0.5%	10.2%
Any visit to a doctor (including specialists) in last 12 months	94.9%	91.1%	91.8%
Visit to a general doctor in last 12 months			
Any doctor visits	93.1%	87.9%	88.8%
Multiple doctor visits	71.2%	68.8%	64.3%
Doctor visit for preventive care	90.3%	85.5%	86.0%
Any specialist visits in last 12 months	39.4%	27.9%	30.3%
Any dental care visits in the last year	75.8%	77.8%	75.8%
Took one or more prescription drugs in last 12 months	53.9%	42.9%	48.7%
Any unmet need for health care because of cost	9.7%	10.7%	21.6%
Unmet need for doctor care	1.9%	2.0%	6.5%
Unmet need for specialist care	1.8%	3.2%	5.6%
Unmet need for dental care	5.4%	6.9%	18.6%
Did not fill a prescription for medicine	4.3%	4.2%	6.4%
Any difficulties getting health care	16.8%	18.1%	19.4%
Unable to get appointment when needed	10.1%	12.4%	15.0%
Doctor's office/clinic did not accept health insurance	6.1%	4.9%	7.4%
Doctor's office/clinic not accepting new patients	6.0%	2.4%	6.1%
Out of pocket health care costs in last 12 months			
Less than \$200	23.3%	43.3%	51.4%
\$200 to \$499	20.4%	22.2%	17.6%
\$500 to \$999	20.5%	14.5%	7.3%
\$1,000 to \$2,999	19.9%	11.6%	10.1%
\$3,000 to \$4,999	7.7%	4.5%	5.1%
\$5,000 or more	4.4%	0.0%	6.0%
Unknown	3.8%	3.9%	2.6%
Any problems paying medical bills in past 12 months	15.4%	21.6%	21.7%
Sample size	514	100	95

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-3: Health Care Access and Use for Children in Massachusetts, by Health and Disability Status, 2008

	Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems	Fair or Poor Health OR Activity Limitations due to Health Problems
Total population (thousands) <sup>1</sup>	1,350	200
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	97.5%	94.2%
Emergency room visits in last 12 months		
Any emergency room visit	28.7%	55.2%
Multiple emergency room visits	6.6%	33.9%
Emergency room visit for non-emergency condition	11.7%	20.2%
Hospital stay in last 12 months	5.3%	19.0%
Any visit to a doctor (including specialists) in last 12 months	94.1%	91.2%
Visit to a general doctor in last 12 months		
Any doctor visits	92.1%	88.2%
Multiple doctor visits	68.5%	78.8%
Doctor visit for preventive care	89.2%	86.6%
Any specialist visits in last 12 months	30.3%	73.9%
Any dental care visits in the last year	76.0%	77.3%
Took one or more prescription drugs in last 12 months	46.1%	84.3%
Any unmet need for health care because of cost	10.1%	21.5%
Unmet need for doctor care	2.0%	6.4%
Unmet need for specialist care	1.6%	9.2%
Unmet need for dental care	6.6%	13.5%
Did not fill a prescription for medicine	3.3%	13.1%
Any difficulties getting health care	16.0%	26.8%
Unable to get appointment when needed	11.0%	12.7%
Doctor's office/clinic did not accept health insurance	4.6%	15.8%
Doctor's office/clinic not accepting new patients	4.3%	11.9%
Out of pocket health care costs in last 12 months		
Less than \$200	29.7%	39.2%
\$200 to \$499	21.8%	11.0%
\$500 to \$999	18.6%	10.6%
\$1,000 to \$2,999	16.7%	19.2%
\$3,000 to \$4,999	6.2%	10.3%
\$5,000 or more	3.7%	4.2%
Unknown	3.4%	5.6%
Any problems paying medical bills in past 12 months	15.4%	31.0%
Sample size	618	91

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.1-1: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2008

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	3.7%	8.0%	1.9%	3,053
Age				
19 to 25 years	7.8%	13.1%	2.5%	293
26 to 44 years	3.6%	9.0%	2.2%	1,049
45 to 64 years	2.3%	5.3%	1.4%	1,711
Gender				
Male	4.7%	9.9%	2.4%	1,362
Female	2.8%	6.4%	1.5%	1,691
Race/Ethnicity				
White, non-Hispanic	3.0%	7.2%	1.7%	2,634
Black, non-Hispanic	5.9%	11.6%	3.0%	101
Asian, non-Hispanic	1.6%	5.8%	0.0%	91
Other/multiple races, non-Hispanic	7.7%	15.8%	2.1%	72
Hispanic	12.6%	15.2%	7.1%	155
U.S. citizen				
Yes	3.4%	7.5%	1.9%	2,883
No	7.7%	14.1%	2.7%	125
Years residing in Massachusetts				
Less than five years	3.8%	11.7%	1.0%	279
More than 5 years	3.8%	7.3%	2.1%	2,703
Health Status				
Good, very good or excellent	3.4%	7.5%	1.7%	2,680
Fair or poor	6.5%	13.0%	4.1%	373
Activities are limited by health problem				
Yes	4.6%	10.6%	2.3%	658
No	3.5%	7.4%	1.9%	2,395
Family type <sup>1</sup>				
Single-parent family with children	2.0%	6.9%	0.7%	92
Two-parent family with children	2.4%	5.7%	1.4%	894
Married couple, no children	2.4%	7.6%	1.4%	942
Single individual, no children	6.7%	11.3%	3.3%	1,125
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	8.3%	17.8%	4.1%	513
150 to 299% FPL	8.0%	16.3%	5.5%	444
300 to 499% FPL	3.3%	6.7%	1.1%	707
500% FPL or more	0.3%	1.3%	0.1%	1,389
Highest educational attainment of adults in family				
Less than high school	19.4%	26.5%	13.2%	82
High school graduate or GED	5.2%	10.4%	2.5%	1,192
4 year college degree or more	2.0%	5.4%	1.1%	1,762
Work status of adults in family				
No workers in family	8.9%	13.8%	2.1%	441
Only part-time workers	8.4%	14.0%	4.8%	231
One or more full-time workers	2.4%	6.1%	1.5%	2,292
Sample size	3,053	3,053	3,053	--

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

<sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.2-1: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total non-elderly adult population (thousands) <sup>1</sup>	1,400	770	630	930	480	450	1,700
Total non-elderly adult population (percent)	100%	100%	100%	100%	100%	100%	100%
Any health insurance coverage	91.9%	91.7%	92.0%	96.8%	94.5%	99.1%	99.7%
Employer-sponsored insurance	54.4%	43.1%	68.2%	88.0%	82.4%	94.0%	94.1%
MassHealth, CommCare, or CommChoice	34.0%	44.6%	21.0%	5.4%	8.2%	2.5%	1.5%
Non-group coverage	7.1%	7.6%	6.4%	5.1%	6.2%	3.9%	3.8%
Medicare	9.2%	13.8%	3.5%	2.3%	2.7%	1.8%	1.6%
Other health insurance	2.3%	3.8%	0.4%	0.8%	1.1%	0.6%	0.9%
Uninsured	8.1%	8.3%	8.0%	3.3%	5.5%	0.9%	0.3%
Among those with insurance, type of coverage <sup>2</sup>							
1. Medicare	10.0%	15.0%	3.8%	2.4%	2.9%	1.9%	1.6%
2. Employer-sponsored insurance	57.7%	44.6%	73.6%	89.3%	84.7%	94.0%	93.3%
3. MassHealth, CommCare, or CommChoice	25.8%	32.2%	17.9%	3.9%	6.4%	1.4%	0.6%
4. Non-group coverage	4.1%	4.0%	4.3%	3.5%	4.9%	2.2%	3.6%
5. Other health insurance	2.5%	4.1%	0.5%	0.9%	1.2%	0.6%	0.9%
Ever uninsured in last 12 months	17.1%	17.8%	16.3%	6.7%	9.8%	3.4%	1.3%
Always insured in last 12 months	81.0%	79.4%	83.1%	92.9%	89.3%	96.6%	98.3%
Unknown	1.9%	2.8%	0.7%	0.5%	0.9%	0.0%	0.4%
Always uninsured in last 12 months	4.7%	4.1%	5.5%	1.1%	2.1%	0.0%	0.1%
Ever insured in last 12 months	95.0%	95.4%	94.5%	98.6%	97.5%	99.7%	99.9%
Unknown	0.3%	0.5%	0.0%	0.4%	0.4%	0.3%	0.0%
Number of months uninsured in last 12 months							
None	81.0%	79.4%	83.1%	92.9%	89.3%	96.6%	98.3%
1 to 5 months	5.7%	6.6%	4.6%	4.3%	6.0%	2.5%	1.0%
6 to 11 months	5.3%	5.5%	5.0%	0.6%	0.7%	0.4%	0.1%
12 months <sup>3</sup>	4.7%	4.1%	5.5%	1.1%	2.1%	0.0%	0.1%
Unknown	3.3%	4.5%	1.9%	1.2%	1.9%	0.4%	0.5%
Received any care through Free Care in last 12 months	2.9%	2.9%	2.7%	0.9%	1.5%	0.2%	0.2%
Did not receive care through Free Care in last 12 months	95.2%	94.0%	96.8%	98.6%	97.4%	99.8%	99.6%
Unknown	1.9%	3.1%	0.5%	0.6%	1.1%	0.0%	0.1%
Sample size	957	513	444	707	357	350	1,389

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table C.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,880	150	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
19 to 25 years	610	15.2%	14.6%	32.1%	-17.6***
26 to 44 years	1,710	42.5%	42.5%	41.2%	1.3
45 to 64 years	1,710	42.4%	43.0%	26.6%	16.3***
Gender					
Male	1,910	47.3%	46.8%	59.8%	-13**
Female	2,130	52.7%	53.2%	40.2%	13**
Race/Ethnicity					
White, non-Hispanic	3,290	81.6%	82.2%	65.5%	16.7**
Black, non-Hispanic	210	5.3%	5.2%	8.4%	-3.2
Asian, non-Hispanic	200	4.9%	5.0%	2.0%	2.9
Other/multiple races, non-Hispanic	130	3.2%	3.0%	6.6%	-3.6
Hispanic	210	5.1%	4.6%	17.5%	-12.9**
U.S. citizenship status					
Citizen	3,710	92.1%	92.3%	85.3%	7
Non-citizen	250	6.1%	5.8%	12.7%	-6.9
Unknown	70	1.8%	1.8%	2.0%	-0.2
Years residing in Massachusetts					
Less than one year	80	2.0%	1.8%	6.3%	-4.5
1 to 5 years	430	10.6%	10.8%	6.6%	4.2
More than 5 years	3,400	84.4%	84.3%	86.2%	-1.9
Unknown	120	3.1%	3.1%	0.9%	2.2**
Health Status					
Good, very good or excellent	3,620	89.8%	90.1%	81.9%	8.2*
Fair or poor	410	10.2%	9.9%	18.1%	-8.2*
Activities are limited by health problem	740	18.5%	18.3%	22.9%	-4.6
Family type					
Single-parent family with children	170	4.3%	4.4%	2.3%	2.1
Two-parent family with children	1,490	37.0%	37.5%	23.5%	14**
Married couple, no children	1,120	27.9%	28.2%	18.3%	9.9**
Single individual, no children	1,250	30.9%	29.9%	55.9%	-25.9***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 150% FPL	770	19.1%	18.2%	42.8%	-24.6***
150 to 299% FPL	630	15.6%	14.9%	33.6%	-18.8***
300 to 499% FPL	930	23.2%	23.3%	20.4%	2.9
500% FPL or more	1,700	42.2%	43.7%	3.2%	40.5***
Sample size	3,053	3,053	2,959	94	3,053

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).



Table C.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,670	320	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
19 to 25 years	610	15.2%	14.2%	24.8%	-10.7***
26 to 44 years	1,710	42.5%	42.0%	47.4%	-5.4
45 to 64 years	1,710	42.4%	43.9%	27.8%	16.1***
Gender					
Male	1,910	47.3%	46.2%	58.2%	-12***
Female	2,130	52.7%	53.8%	41.8%	12***
Race/Ethnicity					
White, non-Hispanic	3,290	81.6%	82.4%	73.0%	9.4**
Black, non-Hispanic	210	5.3%	5.1%	7.6%	-2.5
Asian, non-Hispanic	200	4.9%	4.8%	3.5%	1.3
Other/multiple races, non-Hispanic	130	3.2%	2.9%	6.2%	-3.3
Hispanic	210	5.1%	4.8%	9.7%	-4.9*
U.S. citizenship status					
Citizen	3,710	92.1%	92.9%	86.5%	6.3
Non-citizen	250	6.1%	5.5%	10.7%	-5.2
Unknown	70	1.8%	1.6%	2.8%	-1.2
Years residing in Massachusetts					
Less than one year	80	2.0%	1.4%	5.8%	-4.4*
1 to 5 years	430	10.6%	10.5%	12.5%	-2
More than 5 years	3,400	84.4%	85.4%	77.0%	8.3**
Unknown	120	3.1%	2.7%	4.6%	-1.9
Health Status					
Good, very good or excellent	3,620	89.8%	90.3%	83.5%	6.8**
Fair or poor	410	10.2%	9.8%	16.5%	-6.8**
Activities are limited by health problem	740	18.5%	18.1%	24.4%	-6.3**
Family type					
Single-parent family with children	170	4.3%	4.4%	3.7%	0.7
Two-parent family with children	1,490	37.0%	38.1%	26.4%	11.7**
Married couple, no children	1,120	27.9%	28.1%	26.4%	1.7
Single individual, no children	1,250	30.9%	29.4%	43.6%	-14.1***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 150% FPL	770	19.1%	16.6%	42.4%	-25.8***
150 to 299% FPL	630	15.6%	14.2%	31.6%	-17.4***
300 to 499% FPL	930	23.2%	23.6%	19.3%	4.3
500% FPL or more	1,700	42.2%	45.5%	6.7%	38.9***
Sample size	3,053	3,053	2,830	208	3,038

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,880	150	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	100	2.6%	2.2%	13.5%	-11.4**
High school graduate or GED	1,570	38.9%	38.3%	54.7%	-16.4***
4 year college degree or more	2,330	57.9%	58.9%	31.8%	27.1***
Unknown	30	0.6%	0.7%	0.0%	0.7***
Work status of adults in family					
No workers in family	480	11.8%	11.2%	28.4%	-17.2***
Only part-time workers	290	7.3%	6.9%	16.5%	-9.6**
One or more full-time workers	3,110	77.2%	78.2%	50.5%	27.7***
Unknown	150	3.8%	3.8%	4.6%	-0.8
Longest job tenure of adults in family					
No workers in family	480	11.8%	11.2%	28.4%	-17.2***
Less than 12 months	370	9.2%	8.9%	18.3%	-9.4**
12 months or more	3,070	76.2%	77.2%	50.3%	26.9***
Unknown	110	2.8%	2.8%	3.1%	-0.3
Largest firm size of adults in family					
No workers in family	480	11.8%	11.2%	28.4%	-17.2***
Less than 10 employees	360	9.0%	8.6%	19.1%	-10.5**
11 to 50 employees	260	6.5%	6.3%	11.9%	-5.5
51 to 100 employees	250	6.1%	6.1%	7.8%	-1.7
101 to 500 employees	580	14.4%	14.8%	5.0%	9.8***
501 to 1000 employees	300	7.3%	7.6%	0.0%	7.6***
1000 employees or more	1,280	31.7%	32.5%	10.2%	22.4***
Unknown	530	13.2%	13.0%	17.8%	-4.8
Less than 51 employees	650	16.1%	15.5%	30.9%	-15.4***
51 employees or more	2,750	68.2%	69.7%	29.6%	40.1***
Unknown	160	3.9%	3.6%	11.1%	-7.5*
Availability of ESI offer to adults within family <sup>2</sup>					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	3,200	79.4%	80.7%	43.8%	36.9***
No	700	17.3%	16.1%	47.1%	-30.9***
Unknown	140	3.4%	3.2%	9.1%	-6*
Any family member offered ESI at his/her firm					
Yes	3,050	75.7%	77.4%	31.4%	45.9***
No	870	21.6%	20.2%	59.5%	-39.3***
Unknown	110	2.7%	2.5%	9.1%	-6.7**
Any adult in family has ESI	3,270	81.0%	83.6%	13.4%	70.2***
No adults in family have ESI	770	19.0%	16.4%	86.6%	-70.2***
Sample size	3,053	3,053	2,959	94	3,053

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup> Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup> Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-4: Education and Employment Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,880	150	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment					
Less than high school	150	3.6%	3.1%	16.8%	-13.7***
High school graduate or GED	1,870	46.3%	46.0%	56.4%	-10.4**
4 year college degree or more	1,990	49.5%	50.3%	26.9%	23.5***
Unknown	20	0.6%	0.6%	0.0%	0.6***
Full-time student					
Yes	290	7.3%	7.5%	0.7%	6.8***
No	3,730	92.6%	92.3%	99.3%	-7***
Unknown	10	0.2%	0.2%	0.0%	0.2**
Veteran of U.S. military					
Yes	220	5.4%	5.4%	3.7%	1.7
No	3,800	94.3%	94.2%	96.3%	-2.1
Unknown	10	0.3%	0.4%	0.0%	0.4***
Work status					
Not working	800	19.8%	19.2%	35.2%	-16**
Part-time work	540	13.4%	13.1%	21.9%	-8.8**
Full-time work	2,550	63.1%	64.1%	39.4%	24.6***
Unknown	150	3.6%	3.6%	3.5%	0.1
Job tenure					
Not working	800	19.8%	19.2%	35.2%	-16**
Less than 12 months	500	12.3%	11.9%	21.6%	-9.7**
12 months or more	2,600	64.4%	65.4%	39.3%	26.1***
Unknown	140	3.5%	3.5%	3.9%	-0.4
Firm size					
Not working	800	19.8%	19.2%	35.2%	-16**
Less than 10 employees	520	13.0%	12.5%	25.9%	-13.4***
11 to 50 employees	350	8.7%	8.6%	10.2%	-1.6
51 to 100 employees	270	6.7%	6.7%	6.8%	-0.2
101 to 500 employees	530	13.1%	13.6%	0.0%	13.6***
501 to 1000 employees	200	5.0%	5.2%	0.0%	5.2***
1000 employees or more	900	22.4%	23.0%	7.0%	16***
Unknown	460	11.3%	11.2%	14.9%	-3.7
Less than 51 employees	900	22.3%	21.8%	36.1%	-14.3***
51 employees or more	2,170	53.8%	55.2%	18.1%	37.1***
Unknown	160	4.0%	3.8%	10.6%	-6.8
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,690	66.7%	68.1%	28.0%	40.1***
No	1,170	29.1%	27.9%	61.7%	-33.9***
Unknown	170	4.3%	4.0%	10.3%	-6.3
Firm offers ESI to him/her					
Yes	2,500	62.0%	63.9%	14.5%	49.4***
No	1,390	34.5%	32.9%	76.3%	-43.4***
Unknown	140	3.5%	3.3%	9.2%	-5.9
Sample size	3,053	3,053	2,959	94	3,053

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-5: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,670	320	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	100	2.6%	2.0%	8.5%	-6.5***
High school graduate or GED	1,570	38.9%	37.8%	50.4%	-12.6***
4 year college degree or more	2,330	57.9%	59.6%	39.3%	20.3***
Unknown	30	0.6%	0.6%	1.8%	-1.2
Work status of adults in family					
No workers in family	480	11.8%	10.7%	20.3%	-9.6***
Only part-time workers	290	7.3%	6.9%	12.7%	-5.8**
One or more full-time workers	3,110	77.2%	79.3%	58.9%	20.4***
Unknown	150	3.8%	3.2%	8.2%	-5**
Longest job tenure of adults in family					
No workers in family	480	11.8%	10.7%	20.3%	-9.6***
Less than 12 months	370	9.2%	8.1%	23.4%	-15.3***
12 months or more	3,070	76.2%	78.8%	52.2%	26.6***
Unknown	110	2.8%	2.5%	4.2%	-1.7
Largest firm size of adults in family					
No workers in family	480	11.8%	10.7%	20.3%	-9.6***
Less than 10 employees	360	9.0%	8.1%	18.8%	-10.7***
11 to 50 employees	260	6.5%	6.1%	12.1%	-6*
51 to 100 employees	250	6.1%	6.2%	6.2%	-0.1
101 to 500 employees	580	14.4%	15.1%	7.6%	7.5***
501 to 1000 employees	300	7.3%	7.6%	3.7%	3.9**
1000 employees or more	1,280	31.7%	33.6%	14.0%	19.5***
Unknown	530	13.2%	12.8%	17.3%	-4.5
Less than 51 employees	650	16.1%	14.7%	31.2%	-16.5***
51 employees or more	2,750	68.2%	71.1%	40.8%	30.3***
Unknown	160	3.9%	3.5%	7.8%	-4.2*
Availability of ESI offer to adults within family <sup>2</sup>					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	3,200	79.4%	82.1%	52.5%	29.6***
No	700	17.3%	15.0%	37.9%	-22.9***
Unknown	140	3.4%	2.9%	9.5%	-6.7**
Any family member offered ESI at his/her firm					
Yes	3,050	75.7%	79.0%	42.0%	37***
No	870	21.6%	18.8%	49.2%	-30.3***
Unknown	110	2.7%	2.1%	8.8%	-6.7***
Any adult in family has ESI	3,270	81.0%	85.6%	33.8%	51.8***
No adults in family have ESI	770	19.0%	14.4%	66.2%	-51.8***
Sample size	3,053	3,053	2,830	208	3,038

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-6: Education and Employment Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,670	320	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment					
Less than high school	150	3.6%	2.9%	11.8%	-8.9***
High school graduate or GED	1,870	46.3%	45.5%	54.1%	-8.6**
4 year college degree or more	1,990	49.5%	51.1%	32.3%	18.8***
Unknown	20	0.6%	0.5%	1.8%	-1.3
Full-time student					
Yes	290	7.3%	7.6%	2.4%	5.2***
No	3,730	92.6%	92.3%	97.1%	-4.8***
Unknown	10	0.2%	0.1%	0.5%	-0.3
Veteran of U.S. military					
Yes	220	5.4%	5.5%	4.2%	1.3
No	3,800	94.3%	94.2%	95.3%	-1.2
Unknown	10	0.3%	0.3%	0.5%	-0.2
Work status					
Not working	800	19.8%	18.7%	28.8%	-10.1**
Part-time work	540	13.4%	12.9%	20.2%	-7.2**
Full-time work	2,550	63.1%	65.1%	44.9%	20.3***
Unknown	150	3.6%	3.3%	6.2%	-2.9
Job tenure					
Not working	800	19.8%	18.7%	28.8%	-10.1**
Less than 12 months	500	12.3%	11.1%	27.4%	-16.4***
12 months or more	2,600	64.4%	67.2%	38.1%	29.1***
Unknown	140	3.5%	3.1%	5.7%	-2.6
Firm size					
Not working	800	19.8%	18.7%	28.8%	-10.1**
Less than 10 employees	520	13.0%	12.2%	23.2%	-11***
11 to 50 employees	350	8.7%	8.4%	12.5%	-4.1
51 to 100 employees	270	6.7%	6.7%	6.9%	-0.2
101 to 500 employees	530	13.1%	13.9%	5.4%	8.5***
501 to 1000 employees	200	5.0%	5.3%	1.0%	4.3***
1000 employees or more	900	22.4%	23.9%	7.9%	16***
Unknown	460	11.3%	11.0%	14.3%	-3.3
Less than 51 employees	900	22.3%	21.2%	35.9%	-14.7***
51 employees or more	2,170	53.8%	56.6%	26.8%	29.8***
Unknown	160	4.0%	3.6%	8.5%	-4.9*
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,690	66.7%	69.4%	39.3%	30.1***
No	1,170	29.1%	26.8%	51.1%	-24.3***
Unknown	170	4.3%	3.8%	9.6%	-5.7**
Firm offers ESI to him/her					
Yes	2,500	62.0%	65.4%	26.8%	38.6***
No	1,390	34.5%	31.5%	64.8%	-33.4***
Unknown	140	3.5%	3.1%	8.4%	-5.3**
Sample size	3,053	3,053	2,830	208	3,038

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-1: Health Care Access and Use of Insured and Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,880	150	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	3,600	89.3%	91.1%	42.4%	48.7***
Emergency room visits in last 12 months					
Any emergency room visit	940	23.2%	23.0%	28.9%	-5.9
Multiple emergency room visits	380	9.4%	9.3%	12.0%	-2.7
Emergency room visit for non-emergency condition	290	7.3%	7.1%	11.7%	-4.5
Hospital stay in last 12 months	310	7.8%	7.9%	3.6%	4.3**
Any visit to a doctor (including specialists) in last 12 months	3,420	84.9%	86.4%	44.8%	41.7***
Visit to a general doctor in last 12 months					
Any doctor visits	3,240	80.3%	82.0%	35.3%	46.8***
Multiple doctor visits	2,240	55.5%	57.0%	17.7%	39.2***
Doctor visit for preventive care	2,920	72.4%	74.0%	30.6%	43.4***
Any specialist visits in last 12 months	1,970	48.7%	50.0%	15.7%	34.3***
Any dental care visits in the last year	3,110	77.2%	78.8%	36.7%	42***
Took one or more prescription drugs in last 12 months	2,720	67.3%	68.8%	28.2%	40.6***
Any unmet need for health care because of cost	1,040	25.7%	24.3%	64.2%	-40***
Unmet need for doctor care	290	7.3%	5.6%	50.4%	-44.8***
Unmet need for specialist care	290	7.1%	5.8%	40.5%	-34.6***
Unmet need for dental care	800	19.7%	18.6%	49.1%	-30.5***
Did not fill a prescription for medicine	380	9.5%	9.0%	24.2%	-15.2***
Any difficulties getting health care	1,120	27.8%	28.3%	14.5%	13.9***
Unable to get appointment when needed	820	20.4%	20.9%	7.8%	13.1***
Doctor's office/clinic did not accept health insurance	290	7.3%	7.2%	8.9%	-1.7
Doctor's office/clinic not accepting new patients	500	12.5%	12.8%	4.9%	7.8***
Out of pocket health care costs in last 12 months					
Less than \$200	950	23.5%	23.1%	34.1%	-11**
\$200 to \$499	870	21.7%	21.8%	18.6%	3.2
\$500 to \$999	730	18.1%	18.4%	9.7%	8.7**
\$1,000 to \$2,999	800	19.8%	19.8%	19.1%	0.7
\$3,000 to \$4,999	230	5.7%	5.8%	2.0%	3.8**
\$5,000 or more	170	4.3%	4.5%	0.8%	3.7***
Unknown	280	7.0%	6.7%	15.8%	-9.1*
Any problems paying medical bills in past 12 months	680	16.9%	16.2%	33.9%	-17.7***
Sample size	3,053	3,053	2,959	94	3,053

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) <sup>1</sup>	Percent			
Total population (thousands) <sup>1</sup>	4,030	--	3,670	320	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	3,600	89.3%	92.2%	59.2%	32.9***
Emergency room visits in last 12 months					
Any emergency room visit	940	23.2%	22.7%	30.1%	-7.4**
Multiple emergency room visits	380	9.4%	9.0%	13.5%	-4.5
Emergency room visit for non-emergency condition	290	7.3%	6.9%	12.9%	-6**
Hospital stay in last 12 months	310	7.8%	8.0%	5.2%	2.9*
Any visit to a doctor (including specialists) in last 12 months	3,420	84.9%	87.4%	58.2%	29.2***
Visit to a general doctor in last 12 months					
Any doctor visits	3,240	80.3%	83.2%	49.3%	33.9***
Multiple doctor visits	2,240	55.5%	58.2%	28.8%	29.4***
Doctor visit for preventive care	2,920	72.4%	75.2%	43.4%	31.8***
Any specialist visits in last 12 months	1,970	48.7%	51.2%	24.3%	26.9***
Any dental care visits in the last year	3,110	77.2%	80.0%	49.8%	30.2***
Took one or more perscription drugs in last 12 months	2,720	67.3%	69.6%	46.1%	23.4***
Any unmet need for health care because of cost	1,040	25.7%	22.3%	64.5%	-42.2***
Unmet need for doctor care	290	7.3%	3.8%	47.4%	-43.6***
Unmet need for specialist care	290	7.1%	4.4%	38.2%	-33.8***
Unmet need for dental care	800	19.7%	16.9%	51.2%	-34.4***
Did not fill a prescription for medicine	380	9.5%	7.6%	30.8%	-23.2***
Any difficulties getting health care	1,120	27.8%	27.8%	30.7%	-2.9
Unable to get appointment when needed	820	20.4%	20.6%	19.9%	0.8
Doctor's office/clinic did not accept health insurance	290	7.3%	6.3%	18.8%	-12.5***
Doctor's office/clinic not accepting new patients	500	12.5%	12.4%	14.5%	-2.1
Out of pocket health care costs in last 12 months					
Less than \$200	950	23.5%	22.7%	30.7%	-8**
\$200 to \$499	870	21.7%	21.9%	20.3%	1.5
\$500 to \$999	730	18.1%	18.4%	16.9%	1.4
\$1,000 to \$2,999	800	19.8%	20.4%	15.0%	5.4*
\$3,000 to \$4,999	230	5.7%	5.9%	3.1%	2.8***
\$5,000 or more	170	4.3%	4.6%	2.0%	2.6**
Unknown	280	7.0%	6.2%	12.0%	-5.8*
Any problems paying medical bills in past 12 months	680	16.9%	14.8%	39.3%	-24.5***
Sample size	3,053	3,053	2,830	208	3,038

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-3: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	1,400	770	630	930	480	450	1,700
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	85.1%	84.3%	86.1%	89.9%	88.9%	91.0%	92.4%
Emergency room visits in last 12 months							
Any emergency room visit	30.2%	35.6%	23.5%	21.1%	23.5%	18.5%	18.7%
Multiple emergency room visits	14.6%	17.7%	10.9%	7.5%	9.0%	5.9%	6.2%
Emergency room visit for non-emergency condition	10.4%	11.5%	9.0%	6.9%	7.2%	6.6%	5.0%
Hospital stay in last 12 months	8.8%	11.1%	6.0%	8.2%	10.8%	5.4%	6.7%
Any visit to a doctor (including specialists) in last 12 months	79.5%	79.9%	78.9%	83.5%	81.6%	85.5%	90.1%
Visit to a general doctor in last 12 months							
Any doctor visits	74.9%	75.3%	74.5%	80.0%	77.9%	82.3%	84.9%
Multiple doctor visits	50.6%	51.2%	49.9%	57.1%	55.2%	59.2%	58.7%
Doctor visit for preventive care	66.5%	67.2%	65.8%	72.9%	71.3%	74.6%	76.9%
Any specialist visits in last 12 months	41.4%	39.3%	44.0%	45.7%	42.4%	49.2%	56.5%
Any dental care visits in the last year	64.9%	62.4%	68.0%	78.6%	77.0%	80.4%	86.6%
Took one or more prescription drugs in last 12 months	61.7%	62.0%	61.5%	64.3%	65.6%	62.9%	73.6%
Any unmet need for health care because of cost	36.6%	33.9%	39.9%	28.7%	33.3%	23.7%	15.2%
Unmet need for doctor care	14.2%	16.3%	11.5%	7.3%	9.9%	4.5%	1.6%
Unmet need for specialist care	12.1%	13.7%	10.1%	8.1%	11.4%	4.5%	2.5%
Unmet need for dental care	29.4%	26.1%	33.5%	21.2%	26.4%	15.6%	11.1%
Did not fill a prescription for medicine	14.9%	14.3%	15.5%	10.9%	11.9%	9.9%	4.4%
Any difficulties getting health care	29.5%	30.9%	27.9%	26.8%	28.2%	25.4%	27.0%
Unable to get appointment when needed	20.5%	19.6%	21.6%	20.5%	21.5%	19.4%	20.3%
Doctor's office/clinic did not accept health insurance	12.5%	15.4%	8.9%	5.6%	7.1%	4.1%	3.9%
Doctor's office/clinic not accepting new patients	12.6%	13.2%	11.7%	11.6%	12.8%	10.3%	12.9%
Out of pocket health care costs in last 12 months							
Less than \$200	37.7%	45.9%	27.8%	15.8%	17.3%	14.1%	16.0%
\$200 to \$499	23.5%	26.0%	20.4%	22.6%	18.9%	26.5%	19.7%
\$500 to \$999	12.8%	9.3%	17.2%	21.9%	20.3%	23.6%	20.2%
\$1,000 to \$2,999	12.3%	7.6%	18.0%	21.7%	24.7%	18.5%	24.9%
\$3,000 to \$4,999	3.0%	1.0%	5.4%	6.0%	5.4%	6.6%	7.7%
\$5,000 or more	1.9%	1.0%	3.0%	4.5%	2.7%	6.5%	6.2%
Unknown	8.8%	9.3%	8.3%	7.5%	10.7%	4.2%	5.2%
Any problems paying medical bills in past 12 months	26.8%	22.4%	32.1%	17.1%	19.9%	14.2%	8.6%
Sample size	957	513	444	707	357	350	1,389

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).



Table C.4-4: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2008

	Non-Hispanic			Hispanic
	White	Black	Other	
Total population (thousands) <sup>1</sup>	3,290	210	320	210
Total population (percent)	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	89.8%	92.5%	84.7%	86.2%
Emergency room visits in last 12 months				
Any emergency room visit	22.1%	25.3%	19.9%	44.7%
Multiple emergency room visits	8.0%	20.6%	8.1%	22.3%
Emergency room visit for non-emergency condition	6.6%	6.9%	7.7%	18.0%
Hospital stay in last 12 months	7.4%	12.6%	4.2%	14.3%
Any visit to a doctor (including specialists) in last 12 months	85.7%	84.1%	75.9%	86.9%
Visit to a general doctor in last 12 months				
Any doctor visits	80.8%	81.0%	73.0%	83.4%
Multiple doctor visits	55.8%	55.3%	50.1%	60.2%
Doctor visit for preventive care	72.7%	72.7%	68.1%	73.4%
Any specialist visits in last 12 months	51.0%	34.9%	37.1%	45.4%
Any dental care visits in the last year	79.1%	64.1%	76.4%	62.1%
Took one or more prescription drugs in last 12 months	69.2%	66.1%	49.1%	68.3%
Any unmet need for health care because of cost	24.5%	31.3%	28.8%	35.0%
Unmet need for doctor care	6.7%	10.8%	8.5%	10.3%
Unmet need for specialist care	6.3%	10.0%	8.3%	14.8%
Unmet need for dental care	18.8%	22.5%	23.1%	26.6%
Did not fill a prescription for medicine	8.8%	13.4%	13.0%	12.3%
Any difficulties getting health care	27.7%	22.1%	29.3%	33.1%
Unable to get appointment when needed	21.0%	15.2%	15.8%	24.4%
Doctor's office/clinic did not accept health insurance	6.9%	6.5%	7.6%	13.1%
Doctor's office/clinic not accepting new patients	12.4%	6.0%	18.9%	10.3%
Out of pocket health care costs in last 12 months				
Less than \$200	21.2%	38.4%	30.2%	34.6%
\$200 to \$499	21.3%	24.9%	21.3%	25.9%
\$500 to \$999	18.7%	21.1%	13.1%	12.4%
\$1,000 to \$2,999	21.6%	6.0%	17.8%	8.6%
\$3,000 to \$4,999	6.0%	2.2%	5.8%	4.0%
\$5,000 or more	4.7%	1.5%	2.9%	4.2%
Unknown	6.7%	6.0%	8.9%	10.4%
Any problems paying medical bills in past 12 months	15.9%	24.5%	20.2%	19.8%
Sample size	2,634	101	163	155

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-5: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Health Status, 2008

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) <sup>1</sup>	3,620	410
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	89.4%	88.9%
Emergency room visits in last 12 months		
Any emergency room visit	20.7%	45.1%
Multiple emergency room visits	7.6%	25.8%
Emergency room visit for non-emergency condition	6.6%	13.5%
Hospital stay in last 12 months	6.0%	23.2%
Any visit to a doctor (including specialists) in last 12 months	84.1%	91.4%
Visit to a general doctor in last 12 months		
Any doctor visits	79.8%	84.2%
Multiple doctor visits	53.6%	72.0%
Doctor visit for preventive care	71.9%	76.6%
Any specialist visits in last 12 months	46.6%	67.3%
Any dental care visits in the last year	79.1%	60.9%
Took one or more perscription drugs in last 12 months	65.4%	84.5%
Any unmet need for health care because of cost	23.7%	43.4%
Unmet need for doctor care	6.2%	16.4%
Unmet need for specialist care	5.9%	17.3%
Unmet need for dental care	18.4%	32.0%
Did not fill a prescription for medicine	8.1%	22.0%
Any difficulties getting health care	26.5%	39.6%
Unable to get appointment when needed	19.4%	28.9%
Doctor's office/clinic did not accept health insurance	6.4%	15.0%
Doctor's office/clinic not accepting new patients	11.9%	17.8%
Out of pocket health care costs in last 12 months		
Less than \$200	23.0%	27.6%
\$200 to \$499	22.1%	18.3%
\$500 to \$999	18.5%	14.7%
\$1,000 to \$2,999	19.5%	22.2%
\$3,000 to \$4,999	5.5%	7.2%
\$5,000 or more	4.3%	4.4%
Unknown	7.2%	5.7%
Any problems paying medical bills in past 12 months	15.3%	30.9%
Sample size	2,680	373

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-6: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Disability Status, 2008

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) <sup>1</sup>	3,290	740
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	89.4%	89.2%
Emergency room visits in last 12 months		
Any emergency room visit	19.7%	38.9%
Multiple emergency room visits	6.9%	20.7%
Emergency room visit for non-emergency condition	6.3%	11.8%
Hospital stay in last 12 months	5.6%	17.6%
Any visit to a doctor (including specialists) in last 12 months	83.4%	91.3%
Visit to a general doctor in last 12 months		
Any doctor visits	79.0%	86.1%
Multiple doctor visits	52.0%	71.2%
Doctor visit for preventive care	71.0%	78.4%
Any specialist visits in last 12 months	44.6%	67.2%
Any dental care visits in the last year	79.3%	67.9%
Took one or more perscription drugs in last 12 months	63.3%	85.3%
Any unmet need for health care because of cost	23.0%	38.0%
Unmet need for doctor care	5.8%	13.6%
Unmet need for specialist care	5.4%	14.5%
Unmet need for dental care	17.9%	27.9%
Did not fill a prescription for medicine	7.7%	17.7%
Any difficulties getting health care	25.5%	37.9%
Unable to get appointment when needed	18.9%	27.2%
Doctor's office/clinic did not accept health insurance	5.8%	13.8%
Doctor's office/clinic not accepting new patients	11.3%	17.4%
Out of pocket health care costs in last 12 months		
Less than \$200	24.0%	21.1%
\$200 to \$499	22.7%	17.1%
\$500 to \$999	18.3%	17.0%
\$1,000 to \$2,999	19.1%	22.8%
\$3,000 to \$4,999	5.1%	8.2%
\$5,000 or more	3.8%	6.8%
Unknown	7.0%	7.2%
Any problems paying medical bills in past 12 months	13.9%	29.7%
Sample size	2,395	658

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Family Income, 2008

	Non-elderly Adult Population		Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	Number (Thousands) <sup>1</sup>	Percent	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	4,030	--	1,400	770	630	930	480	450	1,700
Total population (percent)	--	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Impact of individual mandate on insurance coverage									
Insured--already had coverage	2,980	74.0%	58.0%	56.5%	59.8%	76.8%	70.7%	83.3%	85.5%
Insured--obtained coverage	160	4.1%	8.2%	8.3%	8.1%	2.4%	2.9%	2.0%	1.6%
Not insured--could not find affordable coverage	90	2.1%	4.9%	4.8%	5.1%	1.1%	1.8%	0.4%	0.3%
Not insured--decided not to obtain coverage	10	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	0.2%	0.1%
Not aware of mandate	630	15.7%	23.4%	25.6%	20.7%	13.8%	15.7%	11.8%	10.4%
Don't know/refused	160	3.9%	5.1%	4.5%	5.8%	5.3%	8.2%	2.4%	2.1%
Paid penalty in 2008 taxes for not having coverage by December 31, 2007	50	1.2%	2.4%	2.6%	2.2%	1.1%	1.7%	0.4%	0.2%
Did not pay penalty	3,870	96.0%	91.1%	89.4%	93.2%	97.4%	95.5%	99.4%	99.3%
Unknown	120	2.9%	6.5%	8.0%	4.6%	1.6%	2.9%	0.3%	0.6%
Support for health reform									
Supports reform	2,960	73.5%	75.5%	77.5%	73.0%	62.7%	58.9%	66.8%	77.7%
Does not support reform	580	14.3%	13.8%	11.2%	16.9%	19.1%	20.4%	17.8%	12.0%
Unknown	490	12.3%	10.8%	11.3%	10.1%	18.2%	20.7%	15.5%	10.2%
Sample size	3,053	3,053	957	513	444	707	357	350	1,389

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-1: Health Care Access and Use for Elderly Adults in Massachusetts, by Family Income, 2008

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) <sup>1</sup>	420	170	250	210	130	80	230
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	92.0%	89.1%	93.9%	97.2%	95.9%	99.4%	98.3%
Emergency room visits in last 12 months							
Any emergency room visit	38.8%	43.8%	35.4%	24.1%	27.0%	19.0%	23.9%
Multiple emergency room visits	16.9%	19.2%	15.4%	12.8%	14.9%	9.3%	10.1%
Emergency room visit for non-emergency condition	8.9%	9.0%	8.8%	5.0%	4.9%	5.2%	5.6%
Hospital stay in last 12 months	26.9%	25.3%	28.0%	12.4%	12.6%	12.2%	15.4%
Any visit to a doctor (including specialists) in last 12 months	92.8%	89.8%	94.8%	96.2%	95.6%	97.3%	96.5%
Visit to a general doctor in last 12 months							
Any doctor visits	90.5%	87.2%	92.7%	94.5%	93.6%	96.0%	92.9%
Multiple doctor visits	81.2%	77.8%	83.5%	79.8%	79.9%	79.7%	72.6%
Doctor visit for preventive care	84.9%	81.8%	87.0%	89.4%	88.6%	90.7%	89.6%
Any specialist visits in last 12 months	64.4%	64.2%	64.5%	72.5%	70.3%	76.3%	73.0%
Any dental care visits in the last year	53.4%	43.1%	60.3%	74.9%	74.4%	75.8%	87.0%
Took one or more prescription drugs in last 12 months	91.9%	88.4%	94.3%	92.5%	94.1%	89.9%	86.4%
Any unmet need for health care because of cost	18.6%	21.7%	16.5%	9.7%	8.8%	11.4%	7.5%
Unmet need for doctor care	3.6%	6.0%	1.9%	0.6%	0.0%	1.5%	0.4%
Unmet need for specialist care	3.6%	5.8%	2.1%	2.9%	1.8%	5.0%	1.0%
Unmet need for dental care	14.3%	16.0%	13.3%	5.1%	4.3%	6.6%	6.4%
Did not fill a prescription for medicine	9.6%	8.4%	10.5%	5.0%	5.2%	4.6%	2.2%
Any difficulties getting health care	14.2%	13.0%	15.0%	14.8%	16.1%	12.6%	15.0%
Unable to get appointment when needed	7.9%	5.3%	9.5%	9.6%	8.9%	10.8%	12.1%
Doctor's office/clinic did not accept health insurance	4.9%	7.2%	3.4%	3.4%	3.1%	4.0%	2.0%
Doctor's office/clinic not accepting new patients	4.8%	5.6%	4.3%	7.0%	8.1%	5.1%	4.3%
Out of pocket health care costs in last 12 months							
Less than \$200	22.6%	30.1%	17.6%	13.3%	15.3%	10.0%	11.1%
\$200 to \$499	22.6%	21.4%	23.4%	22.5%	24.8%	18.6%	24.5%
\$500 to \$999	18.9%	15.1%	21.4%	20.5%	20.5%	20.4%	18.1%
\$1,000 to \$2,999	19.1%	14.8%	22.0%	21.4%	18.3%	26.5%	22.3%
\$3,000 to \$4,999	6.0%	4.1%	7.3%	8.2%	8.3%	7.9%	10.2%
\$5,000 or more	3.3%	2.7%	3.8%	7.1%	4.4%	11.5%	11.1%
Unknown	7.5%	11.9%	4.6%	7.1%	8.3%	5.1%	2.8%
Any problems paying medical bills in past 12 months	12.3%	13.7%	11.4%	3.8%	3.7%	3.9%	2.1%
Sample size	581	232	349	288	187	101	271

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-2: Health Care Access and Use for Elderly Adults in Massachusetts, by Race/Ethnicity<sup>1</sup>, 2008

	White, Non-Hispanic	Other
Total population (thousands) <sup>2</sup>	760	100
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	95.8%	88.2%
Emergency room visits in last 12 months		
Any emergency room visit	31.2%	31.5%
Multiple emergency room visits	13.8%	16.1%
Emergency room visit for non-emergency condition	6.4%	11.7%
Hospital stay in last 12 months	20.2%	20.8%
Any visit to a doctor (including specialists) in last 12 months	95.4%	88.4%
Visit to a general doctor in last 12 months		
Any doctor visits	92.9%	86.2%
Multiple doctor visits	78.6%	78.6%
Doctor visit for preventive care	87.6%	84.5%
Any specialist visits in last 12 months	70.7%	53.5%
Any dental care visits in the last year	69.8%	51.5%
Took one or more perscription drugs in last 12 months	90.9%	88.2%
Any unmet need for health care because of cost	11.1%	30.8%
Unmet need for doctor care	1.3%	6.8%
Unmet need for specialist care	2.1%	7.2%
Unmet need for dental care	7.7%	26.8%
Did not fill a prescription for medicine	5.3%	15.9%
Any difficulties getting health care	14.2%	17.5%
Unable to get appointment when needed	9.3%	10.4%
Doctor's office/clinic did not accept health insurance	3.9%	2.8%
Doctor's office/clinic not accepting new patients	4.6%	10.0%
Out of pocket health care costs in last 12 months		
Less than \$200	16.2%	25.5%
\$200 to \$499	23.2%	22.1%
\$500 to \$999	19.2%	17.7%
\$1,000 to \$2,999	20.7%	19.1%
\$3,000 to \$4,999	7.4%	9.9%
\$5,000 or more	7.0%	1.2%
Unknown	6.4%	4.5%
Any problems paying medical bills in past 12 months	6.1%	17.7%
Sample size	1,048	92

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Non-white, non-Hispanic and Hispanic categories have been combined due to small sample sizes.

<sup>2</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-3: Health Care Access and Use for Elderly Adults in Massachusetts, by Health Status, 2008

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) <sup>1</sup>	640	220
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	96.1%	91.6%
Emergency room visits in last 12 months		
Any emergency room visit	26.1%	45.7%
Multiple emergency room visits	10.5%	24.3%
Emergency room visit for non-emergency condition	6.5%	8.6%
Hospital stay in last 12 months	15.2%	34.9%
Any visit to a doctor (including specialists) in last 12 months	94.6%	94.6%
Visit to a general doctor in last 12 months		
Any doctor visits	92.2%	91.8%
Multiple doctor visits	76.4%	84.7%
Doctor visit for preventive care	88.3%	84.4%
Any specialist visits in last 12 months	64.6%	80.2%
Any dental care visits in the last year	73.2%	51.9%
Took one or more perscription drugs in last 12 months	89.0%	95.1%
Any unmet need for health care because of cost	11.1%	20.1%
Unmet need for doctor care	1.7%	2.8%
Unmet need for specialist care	2.3%	4.0%
Unmet need for dental care	8.1%	15.2%
Did not fill a prescription for medicine	5.0%	10.9%
Any difficulties getting health care	14.2%	15.6%
Unable to get appointment when needed	9.4%	9.5%
Doctor's office/clinic did not accept health insurance	3.6%	4.3%
Doctor's office/clinic not accepting new patients	4.6%	6.8%
Out of pocket health care costs in last 12 months		
Less than \$200	17.0%	18.0%
\$200 to \$499	24.1%	20.3%
\$500 to \$999	19.9%	16.5%
\$1,000 to \$2,999	20.7%	20.0%
\$3,000 to \$4,999	6.6%	10.6%
\$5,000 or more	6.3%	6.3%
Unknown	5.4%	8.3%
Any problems paying medical bills in past 12 months	4.0%	17.4%
Sample size	861	279

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-4: Health Care Access and Use for Elderly Adults in Massachusetts, by Disability Status, 2008

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) <sup>1</sup>	560	310
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	95.5%	94.0%
Emergency room visits in last 12 months		
Any emergency room visit	27.4%	38.1%
Multiple emergency room visits	10.0%	21.5%
Emergency room visit for non-emergency condition	9.1%	3.3%
Hospital stay in last 12 months	13.9%	32.0%
Any visit to a doctor (including specialists) in last 12 months	93.9%	95.9%
Visit to a general doctor in last 12 months		
Any doctor visits	91.4%	93.4%
Multiple doctor visits	75.1%	84.9%
Doctor visit for preventive care	87.2%	87.4%
Any specialist visits in last 12 months	63.1%	78.9%
Any dental care visits in the last year	73.1%	57.9%
Took one or more perscription drugs in last 12 months	87.8%	95.7%
Any unmet need for health care because of cost	10.1%	19.5%
Unmet need for doctor care	1.6%	2.6%
Unmet need for specialist care	2.1%	3.9%
Unmet need for dental care	7.8%	14.0%
Did not fill a prescription for medicine	4.2%	10.7%
Any difficulties getting health care	13.2%	17.0%
Unable to get appointment when needed	9.3%	9.6%
Doctor's office/clinic did not accept health insurance	2.8%	5.5%
Doctor's office/clinic not accepting new patients	4.4%	6.8%
Out of pocket health care costs in last 12 months		
Less than \$200	18.2%	15.5%
\$200 to \$499	23.1%	23.0%
\$500 to \$999	19.8%	17.6%
\$1,000 to \$2,999	20.4%	20.7%
\$3,000 to \$4,999	6.6%	9.5%
\$5,000 or more	6.3%	6.3%
Unknown	5.5%	7.4%
Any problems paying medical bills in past 12 months	3.9%	13.9%
Sample size	733	407

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).



Table E.2-1: Health Insurance Coverage in Massachusetts, by Region, 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) <sup>1</sup>	820	790	710	2,230	1,210	680
Total population (percent)	100%	100%	100%	100%	100%	100%
Any health insurance coverage	97.0%	98.2%	97.6%	98.1%	96.2%	96.7%
Employer-sponsored insurance	65.6%	71.9%	69.0%	81.5%	69.9%	62.3%
MassHealth, CommCare, or CommChoice	25.5%	17.8%	21.5%	8.7%	15.7%	31.1%
Non-group coverage	9.0%	9.8%	9.4%	7.8%	11.7%	6.8%
Medicare	17.0%	13.1%	16.2%	12.9%	17.8%	15.6%
Other health insurance	0.8%	1.0%	2.1%	1.2%	0.6%	1.8%
Uninsured	3.0%	1.8%	2.4%	1.9%	3.9%	3.3%
Among those with insurance, type of coverage <sup>2</sup>						
1. Medicare	17.5%	13.3%	16.6%	13.1%	18.5%	16.2%
2. Employer-sponsored insurance	61.3%	67.1%	62.8%	76.7%	64.9%	59.6%
3. MassHealth, CommCare, or CommChoice	17.7%	14.3%	15.5%	5.7%	10.8%	19.1%
4. Non-group coverage	2.7%	4.3%	3.0%	3.3%	5.2%	3.3%
5. Other health insurance	0.8%	1.1%	2.2%	1.2%	0.6%	1.9%
Ever uninsured in last 12 months	8.0%	7.0%	5.5%	4.4%	6.4%	7.0%
Always insured in last 12 months	91.9%	92.3%	92.8%	94.7%	93.4%	93.0%
Unknown	0.1%	0.6%	1.7%	0.9%	0.2%	0.0%
Always uninsured in last 12 months	2.2%	1.1%	0.8%	0.5%	1.7%	2.3%
Ever insured in last 12 months	97.6%	98.9%	99.2%	99.1%	98.3%	97.4%
Unknown	0.2%	0.0%	0.0%	0.4%	0.0%	0.3%
Number of months uninsured in last 12 months						
None	91.9%	92.3%	92.8%	94.7%	93.4%	93.0%
1 to 5 months	3.2%	2.3%	3.4%	1.8%	3.3%	2.5%
6 to 11 months	1.8%	2.7%	1.2%	1.2%	1.2%	0.9%
12 months <sup>3</sup>	2.2%	1.1%	0.8%	0.5%	1.7%	2.3%
Unknown	0.9%	1.6%	1.8%	1.8%	0.4%	1.3%
Received any care through Free Care in last 12 months	1.0%	1.1%	0.6%	0.6%	0.9%	1.5%
Did not receive care through Free Care in last 12 months	98.5%	98.0%	98.4%	98.8%	98.9%	98.0%
Unknown	0.5%	0.9%	1.1%	0.6%	0.2%	0.4%
Sample size	692	618	563	1,669	959	391

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, By Region, 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) <sup>1</sup>	490	470	440	1,450	710	460
Total population (percent)	100%	100%	100%	100%	100%	100%
Any health insurance coverage	95.3%	98.1%	96.2%	97.4%	94.4%	95.2%
Employer-sponsored insurance	73.0%	76.2%	76.6%	85.6%	76.9%	72.3%
MassHealth, CommCare, or CommChoice	22.1%	16.8%	17.7%	7.2%	11.9%	20.4%
Non-group coverage	4.5%	6.4%	5.5%	4.1%	6.8%	6.0%
Medicare	6.0%	4.0%	3.6%	2.8%	4.7%	8.6%
Other health insurance	0.7%	1.1%	1.8%	1.7%	0.2%	2.4%
Uninsured	4.7%	1.9%	3.8%	2.6%	5.6%	4.8%
Among those with insurance, type of coverage <sup>2</sup>						
1. Medicare	6.3%	4.1%	3.7%	2.8%	5.0%	9.1%
2. Employer-sponsored insurance	74.8%	76.7%	78.7%	86.5%	80.5%	73.6%
3. MassHealth, CommCare, or CommChoice	15.2%	13.1%	12.8%	5.7%	8.9%	11.2%
4. Non-group coverage	3.0%	4.9%	2.9%	3.2%	5.4%	3.6%
5. Other health insurance	0.7%	1.2%	1.9%	1.8%	0.3%	2.6%
Ever uninsured in last 12 months	10.9%	10.7%	8.6%	5.2%	9.1%	9.0%
Always insured in last 12 months	88.9%	88.4%	88.6%	93.6%	90.5%	91.0%
Unknown	0.2%	0.9%	2.7%	1.2%	0.4%	0.0%
Always uninsured in last 12 months	3.4%	1.8%	1.3%	0.8%	2.9%	3.4%
Ever insured in last 12 months	96.3%	98.2%	98.7%	99.0%	97.1%	96.2%
Unknown	0.4%	0.0%	0.0%	0.3%	0.0%	0.4%
Number of months uninsured in last 12 months						
None	88.9%	88.4%	88.6%	93.6%	90.5%	91.0%
1 to 5 months	4.1%	2.8%	5.5%	2.3%	4.1%	3.7%
6 to 11 months	2.4%	4.5%	1.7%	1.5%	1.7%	1.3%
12 months <sup>3</sup>	3.4%	1.8%	1.3%	0.8%	2.9%	3.4%
Unknown	1.2%	2.6%	2.9%	1.9%	0.7%	0.6%
Received any care through Free Care in last 12 months	1.7%	1.8%	0.9%	0.7%	1.5%	2.2%
Did not receive care through Free Care in last 12 months	97.5%	96.8%	97.3%	98.5%	98.2%	97.3%
Unknown	0.8%	1.3%	1.8%	0.8%	0.4%	0.4%
Sample size	420	383	348	1,058	563	276

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.3-1: Demographic, Health and Socioeconomic Characteristics of Massachusetts Residents, By Region, 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) <sup>1</sup>	820	790	710	2,230	1,210	680
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age						
Child (0 to 18)	25.8%	28.5%	24.1%	22.1%	24.6%	22.9%
Non-elderly adult (19 to 64)	59.8%	60.0%	61.6%	65.0%	58.7%	68.0%
Elderly adult (65 and older)	14.4%	11.5%	14.3%	12.9%	16.7%	9.2%
Gender						
Male	47.3%	53.0%	50.7%	46.8%	48.8%	44.8%
Female	52.7%	47.0%	49.4%	53.2%	51.2%	55.2%
Race/Ethnicity						
White, non-Hispanic	81.0%	84.7%	80.6%	80.7%	86.2%	50.1%
Black, non-Hispanic	5.2%	4.9%	3.7%	3.8%	2.8%	24.1%
Asian, non-Hispanic	2.0%	2.6%	4.0%	7.7%	2.5%	3.3%
Other/multiple races, non-Hispanic	3.2%	2.5%	2.4%	3.3%	4.6%	6.2%
Hispanic	8.7%	5.2%	9.4%	4.5%	3.9%	16.2%
U.S. citizenship status						
Citizen	98.1%	95.6%	93.5%	92.7%	96.4%	88.0%
Non-citizen	0.6%	3.1%	5.0%	5.9%	2.4%	10.8%
Unknown	1.3%	1.4%	1.6%	1.4%	1.2%	1.3%
Years residing in Massachusetts						
Less than one year	2.3%	2.1%	1.8%	2.0%	1.8%	1.4%
1 to 5 years	7.1%	8.5%	7.8%	11.8%	6.4%	18.0%
More than 5 years	88.6%	87.3%	87.5%	83.4%	90.0%	78.9%
Unknown	2.0%	2.1%	2.8%	2.8%	1.8%	1.8%
Health Status						
Good, very good or excellent	86.5%	90.9%	90.1%	91.6%	89.9%	83.0%
Fair or poor	13.6%	9.1%	9.9%	8.4%	10.1%	17.0%
Activities are limited by health problem	23.7%	16.1%	21.0%	15.9%	21.3%	22.0%
Family type						
Single-parent family with children	11.9%	11.1%	10.9%	5.2%	8.7%	18.8%
Two-parent family with children	40.7%	42.8%	38.6%	44.6%	37.9%	25.4%
Married couple, no children	23.5%	23.3%	24.6%	24.8%	26.2%	22.6%
Single individual, no children	23.8%	22.8%	26.0%	25.5%	27.2%	33.2%
Family Income relative to the Federal Poverty Level (FPL)						
Less than 150% FPL	23.0%	24.7%	22.4%	14.9%	19.9%	27.8%
150 to 299% FPL	22.4%	21.9%	20.1%	13.4%	20.5%	22.5%
300 to 499% FPL	24.7%	22.2%	24.2%	24.3%	24.1%	16.1%
500% FPL or more	29.9%	31.2%	33.3%	47.4%	35.6%	33.6%
Sample size	692	618	563	1,669	959	391

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.3-2: Education and Employment Characteristics of the Family of Massachusetts Residents, by Region 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) <sup>1</sup>	820	790	710	2,230	1,210	680
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Highest educational attainment of adults in family						
Less than high school	5.5%	4.0%	4.9%	2.1%	4.4%	6.3%
High school graduate or GED	47.4%	44.0%	40.7%	30.7%	50.0%	38.7%
4 year college degree or more	44.7%	51.6%	52.5%	66.5%	44.8%	49.4%
Unknown	2.4%	0.4%	1.9%	0.7%	0.8%	5.7%
Work status of adults in family						
No workers in family	22.0%	19.5%	23.0%	17.1%	23.0%	21.0%
Only part-time workers	8.2%	7.4%	8.2%	6.2%	8.5%	7.3%
One or more full-time workers	65.7%	69.3%	65.1%	73.1%	64.1%	63.4%
Unknown	4.1%	3.8%	3.7%	3.6%	4.3%	8.4%
Longest job tenure of adults in family						
No workers in family	22.0%	19.5%	23.0%	17.1%	23.0%	21.0%
Less than 12 months	6.4%	7.9%	7.4%	7.4%	6.7%	9.8%
12 months or more	68.1%	70.6%	66.7%	72.5%	67.7%	61.8%
Unknown	3.5%	1.9%	2.9%	3.0%	2.6%	7.5%
Largest firm size of adults in family						
No workers in family	22.0%	19.5%	23.0%	17.1%	23.0%	21.0%
Less than 10 employees	9.0%	11.3%	8.0%	7.8%	8.4%	8.6%
11 to 50 employees	8.8%	5.3%	5.7%	5.7%	6.0%	3.4%
51 to 100 employees	5.4%	5.6%	4.8%	4.7%	5.8%	5.7%
101 to 500 employees	14.0%	11.1%	10.9%	13.4%	12.4%	12.4%
501 to 1000 employees	4.3%	5.1%	6.2%	6.3%	6.3%	7.7%
1000 employees or more	25.0%	29.1%	28.2%	33.1%	24.3%	27.4%
Unknown	11.5%	12.8%	13.2%	11.8%	13.9%	13.9%
Less than 51 employees	18.0%	17.2%	14.1%	14.2%	14.9%	12.1%
51 employees or more	54.8%	59.1%	58.7%	64.7%	58.3%	59.3%
Unknown	5.2%	4.2%	4.2%	4.0%	3.9%	7.6%
Availability of ESI offer to adults within family <sup>2</sup>						
Any family member works at a firm that offers ESI to at least some of its employees						
Yes	66.6%	72.5%	68.0%	76.3%	67.8%	64.2%
No	28.3%	24.9%	27.9%	21.7%	28.3%	29.3%
Unknown	5.1%	2.6%	4.1%	2.0%	3.8%	6.6%
Any family member offered ESI at his/her firm						
Yes	64.1%	69.2%	64.1%	73.5%	64.6%	62.6%
No	31.3%	28.9%	32.9%	24.7%	32.0%	32.3%
Unknown	4.6%	1.9%	3.0%	1.9%	3.3%	5.2%
Any adult in family has ESI	69.2%	75.4%	71.8%	82.7%	72.8%	66.6%
No adults in family have ESI	30.8%	24.6%	28.2%	17.3%	27.2%	33.4%
Sample size	692	618	563	1,669	959	391

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).<sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table E.4-1: Health Care Access and Use in Massachusetts, by Region, 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) <sup>1</sup>	820	790	710	2,230	1,210	680
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	91.02%	92.88%	92.08%	93.01%	91.09%	90.43%
Emergency room visits in last 12 months						
Any emergency room visit	26.5%	26.7%	26.0%	25.0%	29.4%	26.0%
Multiple emergency room visits	11.3%	8.7%	12.7%	7.4%	12.2%	13.7%
Emergency room visit for non-emergency condition	8.0%	10.5%	9.3%	6.9%	9.1%	11.0%
Hospital stay in last 12 months	9.2%	9.3%	11.9%	8.7%	7.8%	11.0%
Any visit to a doctor (including specialists) in last 12 months	87.8%	89.5%	87.8%	88.2%	90.6%	84.4%
Visit to a general doctor in last 12 months						
Any doctor visits	84.6%	86.2%	83.3%	84.8%	87.7%	77.9%
Multiple doctor visits	62.4%	62.7%	58.8%	62.4%	66.6%	55.4%
Doctor visit for preventive care	77.0%	79.5%	78.4%	77.9%	82.3%	73.1%
Any specialist visits in last 12 months	46.3%	43.4%	49.8%	52.4%	46.7%	43.9%
Any dental care visits in the last year	75.2%	74.3%	80.1%	77.1%	74.7%	71.0%
Took one or more perscription drugs in last 12 months	68.7%	65.5%	66.3%	66.3%	68.6%	62.4%
Any unmet need for health care because of cost	24.4%	20.8%	21.5%	16.9%	21.0%	27.2%
Unmet need for doctor care	8.6%	6.1%	4.4%	4.0%	5.5%	6.6%
Unmet need for specialist care	7.8%	6.8%	5.7%	4.0%	4.5%	7.2%
Unmet need for dental care	16.7%	15.7%	17.7%	13.2%	14.6%	20.6%
Did not fill a prescription for medicine	8.5%	8.6%	7.5%	6.3%	9.2%	10.2%
Any difficulties getting health care	23.6%	25.4%	24.5%	22.6%	22.9%	24.4%
Unable to get appointment when needed	18.3%	18.0%	17.6%	15.6%	15.0%	19.1%
Doctor's office/clinic did not accept health insurance	9.1%	7.9%	7.8%	4.8%	6.4%	6.5%
Doctor's office/clinic not accepting new patients	10.0%	10.5%	7.7%	9.5%	10.5%	10.3%
Out of pocket health care costs in last 12 months						
Less than \$200	25.2%	25.0%	25.1%	20.9%	25.7%	32.2%
\$200 to \$499	23.2%	21.6%	21.9%	20.5%	20.5%	25.1%
\$500 to \$999	19.7%	16.6%	14.7%	20.4%	17.2%	15.8%
\$1,000 to \$2,999	18.2%	20.7%	20.4%	20.1%	19.8%	13.6%
\$3,000 to \$4,999	6.1%	6.6%	7.0%	6.2%	7.0%	3.0%
\$5,000 or more	3.1%	4.4%	4.5%	5.3%	4.5%	3.3%
Unknown	4.6%	5.1%	6.4%	6.6%	5.2%	7.1%
Any problems paying medical bills in past 12 months	17.9%	18.6%	16.8%	12.1%	16.9%	18.5%
Sample size	692	618	563	1,669	959	391

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

\* (\*\*) (\*\*\*) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Region, 2008

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total non-elderly adult population (thousands) <sup>1</sup>	490	470	440	1,450	710	460
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Impact of individual mandate on insurance coverage						
Insured--already had coverage	70.2%	74.8%	72.4%	78.4%	73.2%	68.1%
Insured--obtained coverage	5.6%	4.3%	3.3%	3.7%	4.3%	4.1%
Not insured--could not find affordable coverage	3.9%	1.0%	1.4%	1.3%	3.7%	2.3%
Not insured--decided not to obtain coverage	0.4%	0.2%	0.7%	0.2%	0.0%	0.6%
Not aware of mandate	16.1%	15.4%	16.9%	13.5%	14.9%	22.1%
Don't know/refused	3.8%	4.2%	5.4%	3.0%	3.9%	2.9%
Paid penalty in 2008 taxes for not having coverage by December 31, 2007						
Did not pay penalty	2.0%	0.5%	0.8%	0.9%	1.7%	1.3%
Unknown	95.2%	95.0%	95.2%	96.5%	96.3%	96.5%
Unknown	2.8%	4.5%	4.1%	2.6%	2.1%	2.2%
Support for health reform						
Supports reform	70.7%	71.1%	70.2%	75.9%	70.1%	80.4%
Does not support reform	17.7%	16.1%	14.3%	11.8%	16.2%	13.1%
Unknown	11.6%	12.9%	15.5%	12.2%	13.7%	6.5%
Sample size	420	383	348	1,058	563	276

Source: Urban Institute tabulations on the 2008 Massachusetts Health Insurance Survey (HIS)

Note: Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

## Glossary of Terms

**Adult:** An individual who is 19 years old or older

**Always insured:** A person is defined as always insured if he/she had insurance coverage for all of the 12 months prior to the survey.

**Always uninsured:** A person is defined as always uninsured if he/she did not have insurance coverage for all of the 12 months prior to the survey.

**Child:** An individual who is 18 years old or younger

**CommCare:** The Commonwealth Care Health Insurance Program, known as Commonwealth Care or CommCare, connects income-eligible uninsured adults to insurance plans through a purchasing pool known as the Commonwealth Connector, subsidizing premiums on a sliding scale for adults in families with incomes up to 300% of the federal poverty level.

**CommChoice:** Commonwealth Choice, or CommChoice, facilitates the purchase of health insurance by consumers and small employers by making a variety of plan options available through a purchasing pool known as the Commonwealth Connector.

**Disability status:** Disability status was assigned if the respondent answered yes to the question: “Is (the target) limited in any way in his/her activities because of a physical, mental, or emotional problem?”

**Elderly adult:** An individual who is 65 years old or older

**Employer-sponsored insurance (ESI):** Insurance coverage through a job or union, or through COBRA, a former employer, or a retiree benefit

**Ever insured:** A person is defined as ever insured if he/she had insurance coverage at any point during the 12 months prior to the survey.

**Ever uninsured:** A person is defined as ever uninsured if he/she did not have insurance coverage at any point during the 12 months prior to the survey.

**Family:** We define families as the household members who would typically be included in the target person’s health insurance unit (HIU). If the target is 18 or younger, not married and not a parent, HIU members include parents/guardians and any siblings younger than 19. If the target is 18 or younger and is either married or a parent, HIU members include a spouse/partner (if present) and any children younger than 19. For targets 19 and older, HIU members include a spouse/partner (if present) and any children younger than 19.

**Family type:** We use household members identified as family members of the target person (according to the HIU definition, see above) to classify families into four categories: single-parent with children, two-parent with children, married couple without children, and single individual with no children.

## Glossary of Terms (continued)

**Federal poverty level (FPL):** We use the federal poverty guidelines that are issued each year in the Federal Register by the Department of Health and Human Services (HHS) to define the federal poverty level for these tables. The guidelines are a simplification of the poverty thresholds as defined by the U.S. Census Bureau for use for administrative purposes — for instance, determining financial eligibility for some federal and state programs.

**Free Care:** The Health Safety Net, also known as Free Care, is a state program for Massachusetts residents without access to affordable health coverage. Free Care pays some or all of the cost, depending on age and income, of medically necessary health care services at community health centers (CHCs) and hospitals.

**GED:** A credential equivalent to a high school diploma. To earn a GED an individual must pass a series of tests which measure high school level skills and knowledge.

**Health status:** Based on the response to the question “Would you say (the target’s) health, in general, is excellent, very good, good, fair, or poor?”

**Household:** All individuals living in the residence of the respondent are considered members of the household, regardless of family relationship.

**Insurance hierarchy:** This refers to the order in which individuals are assigned to a single type of insurance coverage. Some individuals report multiple sources of insurance coverage, but using an insurance hierarchy they are assigned to only one coverage type. The ordering of coverage type within the hierarchy only affects the insurance classification of people reporting multiple sources of coverage. We use the following hierarchy to assign coverage: 1) Medicare, 2) ESI, 3) Public, 4) Non-group, 5) Other, with categories at the top of the hierarchy assigned over lower ranked coverage types when people report multiple sources of coverage. This means, for example, that people reporting both Medicare and ESI are reported as having coverage through Medicare, and those reporting both MassHealth and ESI are reported as having ESI.

**Insured:** An individual is classified as insured if he/she had insurance coverage at the time of the survey.

**MassHealth:** Massachusetts’ Medicaid program, which provides subsidized insurance coverage for low- and moderate-income families with children, seniors, and people with disabilities.

**Medicare:** Federal program providing health insurance coverage for persons 65 and older and the disabled.

**Non-elderly adult:** Individuals who are 19 to 64 years old

**Non-group coverage:** Health insurance coverage purchased directly by the individual in the non-group market, as opposed to coverage purchased through an employer or other association.

**Prior year (past year):** This refers to the 12 month period before the survey was conducted. Since the survey was fielded between June and August 2008, this period falls within the range of June 2007 to August 2008, depending on when the household completed the survey.



## Glossary of Terms (continued)

**Region:** Individuals were assigned to regions based on their county of residence. We use the following definitions of regions:

Western: Berkshire, Franklin, Hampden, Hampshire

Central: Worcester

Northeast: Essex

Metrowest: Middlesex, Norfolk

Southeast: Barnstable, Bristol, Dukes, Nantucket, Plymouth

Boston: Suffolk

**Respondent (survey respondent):** In the survey, one adult household member, the respondent, answered questions about the health insurance coverage and demographic information for all members of the household.

**Target person:** The survey respondent reported more detailed socioeconomic characteristics and health care information for one randomly selected household member, known as the target person. Estimates in the detailed tables are calculated using the target person as the unit of observation.

**Time of survey:** Estimates for health insurance coverage and other characteristics reflect characteristics of the Massachusetts population at the time the survey was conducted, between June and August 2008.

**Uninsured:** An individual is classified as uninsured if he/she did not have insurance coverage at the time of the survey.